

Item 1 – Cover Page

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03/27/2012

Form ADV, Part 2; our “Disclosure Brochure” or “Brochure” as required by the Investment Advisers Act of 1940 is a very important document between Clients (you, your) and “Jeff Harris & Associates, Inc.”, “JH&A” (us, we, our). This Brochure provides information about our qualifications and business practices.

This brochure provides information about the qualifications and business practices of Jeff Harris & Associates, Inc. If you have any questions about the contents of this brochure, please contact us at (540) 574-2508. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any State Securities Authority.

Additional information about Jeff Harris & Associates, Inc. also is available at the SEC’s website www.adviserinfo.sec.gov (click on the link, select “investment adviser firm” and type in our firm name). Results will provide you both Part 1 and 2 of our Form ADV.

Our registration as an Investment Adviser does not imply any level of skill or training. The oral and written communications we provide to you, including this Brochure, is information you use to evaluate us (and other advisers) which are factors in your decision to hire us or to continue to maintain a mutually beneficial relationship.

Item 2 – Material Changes

1. The last annual update of the Form ADV Part 2 was March 30, 2011. Since the last update, there have been no material changes.
2. In future filings, this section of the Brochure will address only those “material changes” that have been incorporated since our last delivery or posting of this document on the SEC’s public disclosure website (IAPD) www.adviserinfo.sec.gov.
3. We may, at any time, update this Brochure and either send you a copy or offer to send you a copy (either by electronic means (email) or in hard copy form).
4. If you would like another copy of this Brochure, please download it from the SEC Website as indicated above or you may contact Jeff Harris at 540-574-2508 or via email at jharris@jeffharrisria.com.

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Item 4 – Advisory Business

Jeff Harris & Associates, Inc. (JH&A) serves select families, business owners and institutions as an independent financial consultant. Our goal is to act as an advocate for our clients to help them choose appropriate investment products and strategies designed to give them the greatest probability of achieving their goals. We monitor the performance of client accounts and from time to time we recommend adjustments to client portfolios that we feel are prudent in light of changes that occur in their lives and circumstances, as well as the market place.

Our firm was founded by Jeff Harris in 1987 as a Subchapter S Corporation and became a Registered Investment Advisor in 1992. Mr. Jeff Harris owns 100% of the stock of the corporation.

JH&A provides a variety of financial management services including financial planning, investment management, estate and tax planning and retirement planning.

Financial Planning

Our financial planning services begin with a personal interview with the client and the completion, by the client, of a questionnaire. The questionnaire assists the client in clarifying their goals and determining their risk tolerance. This information is entered into a software program that helps JH&A develop various investment and financial planning recommendations tailored to the client's investment goals and financial circumstances. This analysis serves as the basis for the recommendations we make and acts as a "road map" to follow toward the attainment of the client's stated financial goals. A written plan is presented to the client to show how our recommendations may affect their current portfolio and to illustrate the possible benefits and risks with respect to our recommendations. Based on our written plan and the client's instructions, JH&A assists clients in the selection and retention of appropriate third-party investment managers for the management of the client's portfolios. Clients may impose restrictions on investing in certain securities or types of securities.

In the event that a client desires JH&A to effect transactions recommended during the financial planning process, the investment advisor representative will do so as a registered representative of Harbor Financial Services (HFS), a FINRA registered broker dealer. All transactions effected by JH&A representatives will be effected through HFS in an account established on a fully disclosed basis with Raymond James & Associates, Inc. (RJA). RJA serves as the custodian for these accounts.

Fee-Based Investment Advisory Services

JH&A provides discretionary and non-discretionary portfolio management services to clients. The investment advice provided is tailored to meet the needs and investment objectives of the client. At the inception of the relationship, JH&A will gather information from the client such as the client's risk tolerance, investment objectives and other relevant information and will recommend an initial portfolio to the client.

Pursuant to a grant of discretionary authority and subject to any written guidelines or restrictions the client may set, JH&A executes transactions without further approval from the client. Such functions include the selection of securities as investments and the amount of securities to be purchased or sold. Once the initial portfolio is constructed, JH&A monitors the account on a continuous basis and re-balances the portfolio as changes in market conditions and client circumstances may require.

JH&A does not currently participate in any wrap fee programs.

As of March 13th, 2012 JH&A provides fee based investment management for the following:

- 166 Discretionary Accounts with aggregate value of approximately \$37,750,000
- 100 Non-Discretionary Accounts with aggregate value of approximately \$12,750,000
- 266 Total accounts with a combined value of approximately \$50,500,000

Item 5 – Fees and Compensation

Financial Planning Services:

The fee for our financial planning services is payable upon delivery of the written plan described above in Item 4. JH&A agrees to provide financial planning services for the duration of 120 days at no additional charge. Subsequent to the completion of the first 120 day period, at JH&A's discretion, the client(s) may choose to engage JH&A for an additional 12 month period. This engagement generally occurs after a "review of account's status" has been conducted between JH&A and the client. The fee for the "review of accounts" is included in the initial planning fee. The annual fee is payable in advance on a quarterly basis. Our fees for financial planning services are generally:

Initial Planning Fee	\$750 - \$4,000
Annual Planning Fee	\$375 - \$2,000

Our fees are fully refundable if the client is not totally satisfied. In order to obtain a refund, please send a letter requesting the refund to our office in Harrisonburg, VA. Upon receipt of written request, JH&A will promptly issue the appropriate refund.

Fee-Based Investment Advisory Service

JH&A offers fee-based, investment advisory services to its clients whereby we provide ongoing investment advice and monitoring of securities holdings. Clients are required to enter into an Investment Advisory Agreement with JH&A prior to JH&A providing services to the client. We will manage the account according to the client's objectives and provide the client with performance analyses. The fee schedule is as follows and may be negotiated:

Asset Level	Annual Fee
Up to \$499,999	1.50%
\$500,000- \$999,999	1.25%
\$1,000,000-\$1,999,999	0.85%
\$2,000,000-\$3,999,999	0.75%
\$4,000,000-\$6,999,999	0.50%
\$7,000,000-\$9,999,999	0.30%
\$10,000,000-\$14,999,999	0.20%
\$15,000,000 and above	0.10%

JH&A places certain minimum account size restrictions on accounts. Generally, a minimum of \$100,000 is required, but is subject to adjustment depending on individual facts and circumstances.

Fees are paid quarterly in advance based on the ending market value of the account during the previous quarter. When an account is opened, the asset-based fee is billed for the remainder of the current billing period and is based on the initial contribution. Thereafter, the quarterly asset-based fee is paid in advance, is based on the account asset value on the last business day of the previous calendar quarter, and becomes due the following business day.

Participants in the fee based program with cash or money market investments which exceed 20% of the total market value of client's account at the time of billing will be included for fee purposes only if the account did not exceed 20% in cash or money market investments at the end of the previous quarter. Otherwise the balance in excess of 20% will not be included in the value of Client's account for fee purposes.

This fee billing provision is intended to equitably assess advisory fees to client assets for which an ongoing advisory service is being provided, and the exclusion of excess cash from the advisory fee is intended to benefit clients holding substantial cash balances (as a percentage of the total individual account value) for an extended period of time. However, this provision may

pose a financial disincentive to an IAR, as the portion of cash or money market investments will not be included in the asset-based fee charged to the account. This may cause an IAR to reallocate a client account from cash or money market investments to advisory fee eligible investments in order to avoid the application of this provision and therefore receive a fee on the full asset value in a client's account(s).

The Investment Advisory Agreement (the "Agreement") may be terminated by the client or JH&A at any time upon providing notice pursuant to the provisions of Agreement. In the event of termination of this Agreement, JH&A will refund to the client the prorated portion of the fee for the quarter of termination.

Hourly Services

JH&A also offers an hourly service where we will work with clients on an hourly basis on specific issues where client chooses not to engage applicant for a complete financial plan. The fee is \$125.00 per hour with a minimum of 2 hours.

Clients can terminate any agreement within the first 5 days and any fees collected will be refunded.

Additional Fees and Expenses:

Advisory fees payable to us do not include all the fees you will pay when we purchase or sell securities for your Account(s). The following list of fees or expenses are what you pay directly to third parties, whether a security is being purchased, sold or held in your Account(s) under our management. Fees charged are by the broker dealer / custodian. A discussion of our brokerage practices is included in Item 12 of this Brochure. We do not receive, directly or indirectly any of these fees charged to you. They are paid to your broker, custodian or the mutual fund or other investment you hold. The fees include:

- Brokerage commissions;
- Transaction fees;
- Exchange fees;
- SEC fees;
- Advisory fees and administrative fees charged by Mutual Funds (MF), Exchange Traded Funds (ETFs)
- Advisory fees charged by sub-advisers (if any are used for your account);
- Custodial Fees;
- Deferred sales charges (on MF or annuities);
- Odd-Lot differentials;
- Deferred sales charges (charged by MFs);

- Transfer taxes;
- Wire transfer and electronic fund processing fees;
- Commissions or mark-ups / mark-downs on security transactions;
- Processing fees
- Among others that may be incurred.

Compensation for the Sale of Securities or other Investment Products:

Our clients have the option to purchase investment products that we recommend through other brokers or agents that are not affiliated with JH&A. However, if a client requests that a JH&A representative effect transactions recommended through the financial planning process, the representative will do so in his or her capacity as a registered representative of Harbor Financial Services (HFS), a FINRA registered broker dealer. In doing so, the registered representative may receive commissions or asset based sales charges (commonly known as 12b-1 fees) for effecting these transactions.

The practice of accepting compensation for the sale of securities or other investment products (like mutual funds and variable annuities) presents a conflict of interest and gives us or our supervised persons an incentive to recommend investment products based on the compensation received, rather than on a client's needs. We address this conflict of interest in a number of ways. As stated above, our compensation received in the form of 12b-1 fees is generally no greater than the fees received on a fee-based account. Furthermore, we do not charge advisory fees in addition to commissions or markups and we do recommend no-load mutual funds as appropriate in our fee-based accounts. This conflict of interest is disclosed in the ADV 2 which is delivered to clients prior to JH&A providing investment management services to the client.

Fees Related to Open-end, Closed-end and Exchange Traded Funds:

The annual advisory fees charged in the fee based program are in addition to the management fees and operating expenses charged by open-end, closed-end and exchange-traded funds. To the extent that a client intends to hold fund shares for an extended period of time, it may be more economical for the client to purchase fund shares outside of these programs. Clients may be able to purchase mutual funds directly from their respective fund families without incurring our advisory fee. When purchasing directly from fund families, clients may incur a front- or back-end sales charge. Clients have the option to purchase investment products that we recommend directly from the firm or through the broker or agent of their choice.

The shares of certain mutual funds offered in these programs may impose short-term trading charges (typically 1%-2% of the amount originally invested) for redemptions generally made within short periods of time. These short-term charges are imposed by the funds (and not Jeff Harris & Associates, Inc.) to deter "market timers" who trade actively in fund shares. Clients

should consider these short-term trading charges when selecting the program and/or mutual funds in which they invest. These charges, as well as operating expenses and management fees, may increase the overall cost to the client by 1%-2% (or more), and are disclosed in each fund's prospectus.

A client's total cost of each of the services provided through these programs, if purchased separately, could be more or less than the costs of each respective program. Cost factors may include the client's ability to:

1. obtain the services provided within the programs separately with respect to the selection of mutual funds,
2. invest and rebalance the selected mutual funds without the payment of a sales charge, and
3. obtain performance reporting comparable to those provided within each program.

When making cost comparisons, clients should be aware that the combination of multiple mutual fund investments, advisory services, custodial and brokerage services available through each program may not be available separately or may require multiple accounts, documentation and fees.

If an account is actively traded or the client otherwise may not qualify for reduced sales charges for fund purchases, the fees may be less expensive than separately paying the sales charges and advisory fees. If an account is not actively traded or the client otherwise would qualify for reduced sales charges, the fees in these programs may be more expensive than if utilized separately.

For non-IRA/ERISA accounts, the client's Investment Adviser Representative may elect to absorb all or a portion of certain processing fees charged by the Custodian to the client account. Certain open-end mutual funds which may be acquired by clients, may, in addition to assessing management fees, internally assess a distribution fee pursuant to section 12(b)-1 of the Investment Company Act of 1940, or an administrative or service fee ("trail"). Such fees are included in the calculation of operating expenses of a mutual fund and are disclosed in the fund prospectus. However, if the IAR elects to absorb the processing fees in non-IRA/ERISA accounts, they may also elect to receive trails paid by the fund company, if any, to defray the cost of the Processing Fees they absorb. If such an election is made, there may be a conflict of interest where the IAR may have an incentive to absorb all of the Processing Fees in consideration of the actual or anticipated trails they will receive.

Item 6 – Performance-Based Fees and Side-By-Side Management

JH&A does not currently accept performance-based fees – that is, fees based on a share of capital gains on or capital appreciation of the assets of a client. Our advisory fee compensation is charged only as disclosed above in Item 5. Additionally, JH&A does not manage both accounts that are charged a performance-based fee and accounts that are charged another type of fee, such as an hourly, flat or an asset-based fee, also known as side-by-side management.

Item 7 – Types of Clients

JH&A works primarily with individual clients, high net worth clients, pension and profit sharing plans.

JH&A places certain minimum account size restrictions on accounts. Generally, a minimum of \$100,000 is required, but is subject to adjustment depending on individual facts and circumstances.

Our clients value a long-term relationship with a trustworthy advisor and look to us to assist them with a variety of financial management issues.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

We use a variety of investment analysis tools with an emphasis on macro-economic forecasting. To help shape our market and portfolio outlook, we use research obtained from various sources including: Morningstar Mutual Fund analytics, the Wall St Journal's market metrics, Raymond James stock analysts reports, Yahoo Finance and Grant's Interest Rate Observer. We also use Money Guide Pro to assist us in asset allocation recommendations based on the client's objectives, risk tolerance and time horizon. As part of our analysis, we look at key indicators like yield curve, Price to Earnings ratios, inflation and gold prices. Based on this data, and input from the client, we then develop a strategic asset allocation investment strategy designed to reduce account volatility while capturing reasonable market gains as they occur.

We use four strategic models:

Model	Risk Level
Income	Most Conservative
Income with Growth	
Balanced Growth	
Growth	Most Aggressive

Generally the more aggressive a portfolio is, the more equity stocks that are allocated. Select portfolios are rebalanced every quarter depending on the gains or losses in the various asset classes. Some tax sensitive clients choose not to rebalance due to incurring capital gains tax liability that they would prefer to mitigate.

Using our models, even the most conservative, does not guarantee against the loss of principal.

Risk of Loss

All investments in securities include a risk of loss of your principal (invested amount) and any profits that have not been realized (the securities were not sold to “lock in” the profit). Stock markets and bond markets fluctuate substantially over time. In addition, as recent global and domestic economic events have indicated, performance of any investment is not guaranteed. As a result, there is a risk of loss of the assets we manage that may be out of our control. We will do our very best in the management of your assets; however, we cannot guarantee any level of performance or that you will not experience a loss of your account assets.

JH&A does not represent, warrant or imply that the services or methods of analysis used by JH&A can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to major market corrections or crashes. No guarantees can be offered that clients’ goals or objectives will be achieved. Further, no promises or assumptions can be made that the advisory services offered by JH&A will provide a better return than other investment strategies.

Item 9 – Disciplinary Information

We do not have any legal, financial or other “disciplinary” item to report to you. We are obligated to disclose any disciplinary event that would be material to you when evaluating us to initiate a Client / Adviser relationship, or to continue a Client /Adviser relationship with us.

Item 10 – Other Financial Industry Activities and Affiliations

Investment Adviser Representatives (IAR) of Jeff Harris & Associates, Inc. are registered representatives of Harbor Financial Services, LLC (HFS) a registered broker-dealer with FINRA, and may recommend HFS to advisory clients for brokerage services. Registered representatives of HFS are subject to FINRA Conduct Rule 3040 that restricts them from conducting securities transactions away from HFS. Therefore, clients are advised that such IARs are limited to conducting securities transactions through HFS. It may be the case that HFS charges a higher or lower fee than another broker charges for a particular type of service, such as transaction fees. Clients may use the broker/dealer of their choice and have no obligation to purchase or sell securities through HFS. However, if the client does not use HFS, the IAR will reserve the right not to accept the account. As a registered FINRA broker/dealer, HFS routes order flow through its affiliated broker/dealer Raymond James & Associates, Inc. (RJA). RJA is obligated to seek best execution pursuant to FINRA Rule 2320 for all trades executed, however better executions may be available via another broker/dealer based on a number of factors including volume, order flow and market making activity.

Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

In order to provide an understanding of JH&A's standards for meeting our fiduciary responsibility to clients, we have developed a Code of Ethics that must be adhered to by all of our employees. A copy of our Code of Ethics is available to clients and potential clients upon request.

We have a fiduciary duty to clients to act in the best interest of the client and always place the client's interests first and foremost. JH&A takes seriously its compliance and regulatory obligations and requires all staff to comply with such rules and regulations as well as our own policies and procedures. Further, we strive to handle clients' non-public information in such a way to protect information from falling into hands that have no business reason to know such information, additionally, we provide clients with JH&A's Privacy Policy.

The Code of Ethics contains provisions for standards of business conduct in order to comply with relevant securities laws, personal securities reporting requirements, pre-approval procedures for certain transactions, code violations reporting requirements, and safeguarding of material non-public information about client transactions. Further, JH&A's Code of Ethics establishes our expectation for business conduct.

Our Code of Ethics is distributed to each employee at the time of hire/contract, and, as the Code is modified. JH&A also requires an annual certification by all employees/Advisors regarding their understanding and compliance with the Code of Ethics. We supplement our Code with annual training and on-going monitoring of employee activity.

Participation or Interest in Client Transactions and Personal Trading

The Investment Management Staff of JH&A may buy or sell securities identical to those securities recommended to clients. Therefore, our personnel may have an interest or position in certain securities that are also recommended and bought or sold to clients. Our staff will not put their interests before a client's interest. JH&A employees may not trade ahead of their clients or trade in such a way to obtain a better price for themselves than for their clients. We track employees' holdings by obtaining quarterly holdings reports for our associated persons. Further, associated persons are prohibited from trading on non-public information or sharing such information. JH&A and its associated persons are required to conduct their securities and investment advisory business in accordance with all applicable Federal and State securities regulations.

Item 12 – Brokerage Practices

Investment Adviser Representatives (IAR) of Jeff Harris & Associates, Inc. are registered representatives of Harbor Financial Services, LLC (HFS) a registered broker-dealer with FINRA, and may recommend HFS to advisory clients for brokerage services. Registered representatives of HFS are subject to FINRA Conduct Rule 3040 that restricts them from conducting securities transactions away from HFS. Therefore, clients are advised that such IARs are limited to conducting securities transactions through HFS. Not all advisors place trades through only one broker. This may result in JH&A not achieving the most favorable execution of your transactions. This could cost you more for the transaction as a result.

It may be the case that HFS charges a higher or lower fee than another broker charges for a particular type of service, such as transaction fees. Clients may use the broker/dealer of their choice and have no obligation to purchase or sell securities through HFS. However, if the client does not use HFS, the IAR will reserve the right not to accept the account. As a registered broker/dealer, HFS routes order flow through its affiliated broker/dealer Raymond James & Associates, Inc. (RJA). RJA is obligated to seek best execution pursuant to FINRA Rule 2320 for all trades executed, however better executions may be available via another broker/dealer based on a number of factors including volume, order flow and market making activity.

Clients of JH&A may also custody their accounts through T.D. Ameritrade. T.D. Ameritrade charges certain transaction and custodial fees that may be more or less than those fees charged

by other custodians/broker dealers. Clients are under no obligation to custody their accounts through T.D. Ameritrade.

Since we have relationships with RJA and T.D. Ameritrade, we will recommend them to our clients for various services. These services could be obtainable at a lower cost at a different firm.

Brokerage for Client Referrals

JH&A does not consider, in selecting or recommending broker-dealers, whether we will receive client referrals from a broker-dealer or third party as a result of the recommendation.

Trade Aggregation

JH&A does not generally aggregate the purchase or sale of securities for client accounts as investment strategies are designed on a client by client basis. Only in very rare circumstances would JH&A be purchasing or selling the same security on behalf of multiple client accounts. In those circumstances, JH&A will aggregate trades to the extent possible to ensure all clients receive best execution and fair treatment.

Item 13 – Review of Accounts

Client accounts are reviewed from time to time depending on the level of service clients request. Generally, accounts are reviewed weekly or monthly which is in line with our long-term investment strategy. We don't make emotional decisions based on short-term market gyrations and consider short-term fluctuations to be a normal part of the investment process. Jeffrey B. Harris, Investment Advisor Representative (IAR) reviews his own clients' accounts and Charles Williams, IAR reviews his respective clients' accounts. Additionally, both Mr. Harris and Mr. Williams will step in to assist each other with client reviews as needed.

JH&A generally provides a weekly market commentary via e mail to clients. TD Ameritrade Clients receive a weekly portfolio update via e mail, and Raymond James clients can access their portfolios electronically.

Item 14 – Client Referrals and Other Compensation

Raymond James and T.D. Ameritrade serve as custodians for our clients. JH&A receives indirect compensation from Raymond James and T.D. Ameritrade in the form of ancillary benefits such as stock research, industry expert commentary, meeting and convention attendance, assistance with software programs and ongoing maintenance. The benefits we receive are not dependent on or in connection with client securities transactions. We do not believe this creates a conflict

of interest and enables us to increase the value we bring to our client relationships. We do not pay clients for referrals. Instead, we strive to prove worthy of an introduction to friends and associates as appropriate.

Item 15 – Custody

We do not maintain custody of client accounts but utilize RJA and TDA to serve as custodians for our clients. These custodians provide regular statements monthly or quarterly outlining full account values and disclosure. From time to time we may augment these statements with our own to include assets not held by the custodians. Clients should always check and compare our statements with the statements received from their custodians.

Client authorizes and directs the Custodian to deduct asset-based fees from the Client's account; Client further authorizes and directs the Custodian to send a quarterly statement to the Client which shows all amounts disbursed from client's account, including fees paid to JH&A. Client understands that the brokerage statement will show the amount of the asset-based fee, the value of the assets on which the fee was based, and the specific manner in which the fee was calculated. A full description of all fees and services is provided in the Account Agreement.

Item 16 – Investment Discretion

We work on a discretionary basis with select clients who are comfortable with us managing their accounts and making trades without necessarily contacting them first. This option is only available to clients who execute a limited power of attorney that authorizes us to act for their benefit. Only fee-based accounts are eligible for discretion.

Item 17 – Voting *Client* Securities (i.e., Proxy Voting)

JH&A is not responsible for the voting of proxies solicited by issuers of securities beneficially owned by the client. In the account opening documents, JH&A instructs the custodian to forward all copies of proxies and shareholder communications related to client assets directly to the client. It is the client's responsibility to respond in a timely manner to the proxy or shareholder material.

Item 18 – Financial Information

JH&A is not required to provide financial disclosures.

Item 19 – Requirements for State-Registered Advisers

Our founder and Senior Partner is Jeffrey Bryan Harris. Mr. Harris was born in 1958 and grew up in Richmond, VA. He attended Bridgewater College, Bridgewater, VA from 1977 to 1978. Mr. Harris earned his Chartered Financial Consultant (ChFC) professional designation from The American College, Bryn Mawr, PA in 1995. Mr. Harris has been employed by JH&A since 1987. Prior to JH&A, Mr. Harris was a registered representative with First American National Securities beginning in 1983.

In addition to the investment advisory practice Mr. Harris provides financial planning services and sells stocks, bonds, mutual funds, variable annuities and life insurance as a registered representative through Harbor Financial Services, LLC. Altogether these activities require about 35% of his work time.

Mr. Harris was fined \$1,000 on April 21, 1995 by the State of Virginia's Corporation Commission for not licensing separately as an investment advisor representative of his firm. This was an inadvertent oversight since most states automatically register the firm's principal as an investment advisor representative when a new investment advisory license is issued.

Part 2B of Form ADV:

Brochure Supplement

Item 1 Cover Page

This brochure supplement is provided on our Investment Advisor Representative, Charles F. (Chuck) Williams.

Chuck Williams contact information is:

Charles F. Williams, Investment Advisor Representative
Jeff Harris & Associates, Inc.
410 Neff Ave. Suite 200
Harrisonburg, VA 22801
cwilliams@jeffharrisria.com
www.jeffharrisria.com
540-574-2508 x 202
540-271-1880

03.27.12

This brochure supplement provides information about our employee, Charles Williams that supplements our Form ADV, Part 2 (brochure, attached). You should have received a copy of that brochure as we include this supplement with all copies. Please contact Charles Williams if you did not receive OUR BROCHURE or if you have any questions related to the brochure or this supplement.

Additional information about Charles Williams is available on the SEC's website at www.adviserinf.sec.gov

Item 2 Educational Background and Business Experience

Charles F. Williams, born in 1964 has been an Investment Advisory Representative with Jeff Harris & Associates, Inc. and a registered representative of Harbor Financial Services, LLC since 2003. Prior to joining JH&A, Mr. Williams joined JH&A in April of 2010. Prior to that he was a registered representative with Madison Financial, a branch office of Raymond James Financial Services for the previous seven years. Before entering the financial services industry Chuck held various positions in the automobile sales industry. Mr. Williams graduated from James Madison University in 1986 with a B.S. in Psychology.

Item 3 Disciplinary Information

Charles F. Williams has not been subject to any disciplinary actions.

Item 4 Other Business Activities

Mr. Williams provides Financial Planning Services through Jeff Harris & Associates, Inc.(JH&A) which requires approximately 15% of his work time. Mr. Williams also sells stocks, bonds, mutual funds and variable annuities as a registered representative of Harbor Financial Services, LLC. Mr. Williams' activities as a registered representative require approximately 20% of his work time.

Investment Adviser Representatives (IARs) of JH&A, like Mr. Williams, are registered representatives of Harbor Financial Services, LLC (HFS) a registered broker-dealer with FINRA. IARs of JH&A may recommend HFS to advisory clients for brokerage services. Registered representatives of HFS are subject to FINRA Conduct Rule 3040 that restricts them from conducting securities transactions away from HFS. Therefore, clients are advised that such IARs are limited to conducting securities transactions through HFS.

It may be the case that HFS charges a higher or lower fee than another broker charges for a particular type of service, such as transaction fees. Clients may use the broker/dealer of their choice and have no obligation to purchase or sell securities through HFS. However, if the client does not use HFS, the IAR will reserve the right not to accept the account. HFS routes order flow through its affiliated broker/dealer Raymond James & Associates, Inc. (RJA). RJA is obligated to seek best execution pursuant to FINRA Rule 2320 for all trades executed, however better executions may be available via another broker/dealer based on a number of factors including volume, order flow and market making activity.

Mr. Williams receives commissions and distribution/service "trail" fees from the sale of securities, including mutual funds. The practice of accepting compensation for the sale of

securities or other investment products (like mutual funds and variable annuities) presents a conflict of interest and gives us or our supervised persons an incentive to recommend investment products based on the compensation received, rather than on a client's needs.

Item 5 Additional Compensation

Charles Williams does not receive any additional compensation for providing advisory services.

Item 6 Supervision

Mr. Williams provides regular reports to the JH&A's Principal, Jeff Harris, regarding his activities. The Principal reviews Mr. William's accounts from time to time to identify and address any issues that may develop. Regular meetings occur where client service matters and investment strategies are discussed. Mr. Williams regularly communicates with the Principal via e mail, telephone and face to face as appropriate. Jeff Harris may be reached at 540-574-2508.

Item 7 Requirements for State-Registered Advisers

There are no events to disclose under this section.

Part 2B of Form ADV:

Brochure Supplement

Item 1 Cover Page

This brochure supplement is provided on our Senior Partner, Jeffrey Bryan Harris.

Jeffrey Harris' contact information is:

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540-574-2508

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This brochure supplement provides information about our employee, Jeffrey Harris that supplements our Form ADV, Part 2 (brochure, attached). You should have received a copy of that brochure as we include this supplement with all copies. Please contact Jeffrey Harris if you did not receive OUR BROCHURE or if you have any questions related to the brochure or this supplement.

Additional information about Jeffrey Harris is available on the SEC's website at www.adviserinf.sec.gov

Item 2 Educational Background and Business Experience

Our founder and Senior Partner is Jeffrey Bryan Harris. Mr. Harris was born in 1958 and grew up in Richmond, VA. He attended Bridgewater College, Bridgewater, VA from 1977 to 1978. Mr. Harris earned his Chartered Financial Consultant (ChFC) professional designation from The American College, Bryn Mawr, PA in 1995.

ChFC is a financial planning designation for the insurance industry awarded by the American College of Bryn Mawr. ChFCs must meet experience requirements and pass exams covering finance and investing. They must have at least three years of experience in the financial industry, and have studied and passed an examination on the fundamentals of financial planning, including income tax, insurance, investment and estate planning.

Mr. Harris has been employed by JH&A since 1987. Prior to JH&A, Mr. Harris was a registered representative with First American National Securities beginning in 1983.

Item 3 Disciplinary Information

Mr. Harris has not been subject to any disciplinary actions other than that described in Item 7 of this supplement.

Item 4 Other Business Activities

In addition to the investment advisory practice Mr. Harris provides Financial Planning services and sells stocks, bonds, mutual funds, variable annuities and life insurance as a registered representative through Harbor Financial Services, LLC. Altogether these activities require about 35% of his work time.

Investment Adviser Representatives (IARs) of JH&A, like Mr. Harris, are registered representatives of Harbor Financial Services, LLC (HFS) a registered broker-dealer with FINRA. IARs of JH&A may recommend HFS to advisory clients for brokerage services. Registered representatives of HFS are subject to FINRA Conduct Rule 3040 that restricts them from conducting securities transactions away from HFS. Therefore, clients are advised that such IARs are limited to conducting securities transactions through HFS.

It may be the case that HFS charges a higher or lower fee than another broker charges for a particular type of service, such as transaction fees. Clients may use the broker/dealer of their choice and have no obligation to purchase or sell securities through HFS. However, if the client does not use HFS, the IAR will reserve the right not to accept the account. HFS routes order flow through its affiliated broker/dealer Raymond James & Associates, Inc. (RJA). RJA is

obligated to seek best execution pursuant to FINRA Rule 2320 for all trades executed, however better executions may be available via another broker/dealer based on a number of factors including volume, order flow and market making activity.

Mr. Harris receives commissions and distribution/service “trail” fees from the sale of securities, including mutual funds. The practice of accepting compensation for the sale of securities or other investment products (like mutual funds and variable annuities) presents a conflict of interest and gives us or our supervised persons an incentive to recommend investment products based on the compensation received, rather than on a client’s needs.

Item 5 Additional Compensation

Mr. Harris does not receive any additional compensation for providing advisory services.

Item 6 Supervision

Mr. Harris does not have any direct supervision given his role of as Senoir Partner of the JH&A.

Item 7 Requirements for State-Registered Advisers

Mr. Harris was fined \$1,000 on April 21, 1995 by the State of Virginia’s Corporation Commission for not licensing separately as an investment advisor representative of his firm. This was an inadvertent oversight since most states automatically register the firm’s principal as an investment advisor representative when a new investment advisory license is issued.