

This brochure supplement provides information about Michael A. Harris that supplements the Willow Street Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Michael A. Harris, IAR if you did not receive Willow Street Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Michael A. Harris is also available on the SEC's website at www.adviserinfo.sec.gov.

Willow Street Advisors, LLC
Form ADV Part 2B – Individual Disclosure Brochure

for

Michael A. Harris
Investment Adviser Representative

Willow Street Advisors, LLC
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UPDATED: 8/21/2012

Item 2: Educational Background and Business Experience

Name: Michael A. Harris

Born: 1949

Education Background and Professional Designations:

Education:

BBA Accounting, University of Wisconsin, Madison - 1971

MBA Finance, University of Wisconsin, Madison - 1972

Designations:

CFA - Chartered Financial Analyst

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute - the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders-often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit www.cfainstitute.org.

Business Background:

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|-------------------|---|
| 08/2012 – Present | Investment Adviser Representative Willow Street Advisors |
| 06/2005 – 05/2012 | Senior Vice President Huntington Bank |
| 03/2003 – 06/2005 | Senior Vice President Fleet/Bank of America |
| 02/1988 – 03/2003 | Various WHRS Investment Mgmt |

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Michael A. Harris is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Michael A. Harris receives a bonus that is subject to a formulaic computation based upon new client business that he brings into the firm.

Item 6: Supervision

Michael A. Harris works closely with the firm's chief investment officer, Richard H. Stevens, to discuss investment strategy and implement plans based upon the firm's investment philosophy and prevailing thinking. Michael A. Harris' contact information is on the cover page of this disclosure document.