

Robyn Hari



Assoc., PC

229 Ward Circle, Suite B-23
Brentwood, Tennessee 37027

Phone: 615-377-5080

Fax: 615-377-5081

E-mail: robyn.hari@robynhari.com

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FORM ADV PART 2A
BROCHURE

This brochure provides information about the qualifications and business practices of Robyn Hari & Assoc., PC. If you have any questions about the contents of this brochure, please contact us at 615-377-5080. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Robyn Hari & Assoc., PC is also available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Robyn Hari & Assoc., PC is 113670.

Robyn Hari & Assoc., PC is a Registered Investment Adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

Table of Contents

Advisory Business	3
Fees and Compensation.....	4
Performance-Based Fees and Side-By-Side Management.....	5
Types of Clients	5
Methods of Analysis, Investment Strategies and Risk of Loss	5
Disciplinary Information.....	5
Other Financial Industry Activities and Affiliations	6
Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.....	6
Brokerage Practices.....	7
Review of Accounts	8
Client Referrals and Other Compensation	9
Custody.....	9
Investment Discretion.....	9
Voting Client Securities.....	10
Financial Information	10
Requirements for State-Registered Advisers.....	10
Additional Information	10

Advisory Business

Form ADV Part 2A, Item 4

Robyn Hari & Assoc., PC's registration was granted by the U.S. Securities and Exchange Commission on July 3, 2001. Robyn Agee Hari (CRD Number 4420458) is President and Chief Compliance Officer of the firm. Ms. Hari owns one hundred (100%) percent of the equity of the firm. The firm is not publicly owned or traded. There are no indirect owners of the firm or intermediaries who have any ownership interest in the firm. The firm manages each client's portfolio on an individualized basis. Clients may impose restrictions. The firm does not sponsor any wrap program. As of December 31, 2010, the firm managed assets on a discretionary basis in the amount of \$82,946,772 which represented 342 accounts and on a nondiscretionary basis in the amount of \$4,654,820 which represented 27 accounts.

Personal Financial Planning Advisory Services: Initial Evaluation

Personal Financial Planning advisory services may address planning in the areas of goal setting, cash flow and debt management, education funding, income tax, retirement, investment, insurance, and estate. Communication of these services includes meetings, telephone conferences, correspondence and/or written reports.

Personal Investment Management and Ongoing Financial Planning Services

Personal investment advice and portfolio management is provided based on the consideration of a number of factors, including the ramifications of different investor profile characteristics and an assessment of current economic conditions. No minimum account size has been established. Accordingly, in certain instances, depending upon the client's needs and the services to be performed, an agreement between the client and the adviser may be entered into with a fee different from the fee structure discussed in Item 5. This fee would be based on the individual negotiations with the particular client.

If the client terminates any of the advisory services prior to the completion of the project, he/she may receive a refund of any unearned fees. Termination of the client agreement may occur by either party with thirty (30) days prior written notice.

Fees and Compensation

Form ADV Part 2A, Item 5

Fees for Personal Financial Planning Advisory Services are charged at an agreed upon hourly, quarterly or flat rate and are quoted based on the expectation of the hours to be incurred. Hourly rates range from \$125 to \$150 depending upon the complexity of the work that is to be performed. The minimum financial planning engagement is \$2,500.

In certain instances, depending upon the client's needs and the services to be performed, an agreement between the client and the adviser may be entered into with a fee different from the fee structure discussed above. This fee would be based on the individual negotiations with the particular client.

Fees for Personal Investment Management and Ongoing Financial Planning Services are as follows:

Less than \$500,00 under management	.75% per year
\$500,001 - \$1,000,000 under management	.60% per year
> \$1,000,001 under management	.50% per year

In other instances, quarterly retainer fees are charged for ongoing financial planning and investment management services. These fees are based on an estimate of time spent, as well as cost of ongoing research and administration. The minimum quarterly fee is \$750.

The initial asset allocation and portfolio design fees are quoted based on the expectation of the hours to be incurred and the hourly rate. Hourly rates range from \$125 to \$150 depending upon the complexity of the work that is to be performed.

A custodian is appointed for each individual client investment account, based on the client's approval and written authorization. If securities are purchased or sold within the account, they are subject to the commission rate schedules applicable for that account/custodian.

Clients who invest in mutual funds will be paying two layers of fees, fees and expenses to the mutual fund company, as well as advisory fees paid Robyn Hari & Assoc., PC.

Performance-Based Fees and Side-By-Side Management

None.

Form ADV Part 2A, Item 6

Types of Clients

Individuals, pension plans, profit sharing plans, trusts, estates and charitable organizations.

Form ADV Part 2A, Item 7

Methods of Analysis, Investment Strategies and Risk of Loss

Form ADV Part 2A, Item 8

The adviser relies on information from various financial and securities research firms and resources, such as: financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases. These sources use various security analysis methods, such as charting, fundamental analysis and/or technical analysis. Investment strategies include long term purchases (securities held more than one year) and short term purchases (securities held less than one year).

Disciplinary Information

Form ADV Part 2A, Item 9

None.

Other Financial Industry Activities and Affiliations

Form ADV Part 2A, Item 10

Robyn A. Hari, president of the corporation and investment advisory firm, is a certified public accountant and duly trained in the area of personal income tax planning and return preparation. Since income tax planning is an integral part of the financial planning process, this service is provided as part of the Personal Financial Planning Advisory Services described in Item 4. However, the president may, on occasion, also provide income tax return preparation services which are considered separate from the financial planning process. These services are provided under the accounting firm of Robyn Hari, CPA.

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

Form ADV Part 2A, Item 11

Firm has adopted a written Code of Ethics pursuant to SEC Rule 204A-1. Such Code of Ethics requires associated persons of the firm to comply with various federal securities laws including the reporting of personal securities transactions. This Code of Ethics is carried out by the Chief Compliance Officer of the firm. A copy of the firm's Code of Ethics is available to clients and prospective clients upon request.

The adviser may purchase mutual funds that he/she recommends to clients. The decision to do so would be similar to that of the client, i.e. appropriate for the overall personal investment strategy. This does not create a conflict of interest, as these fund prices are determined daily at the market's close.

Brokerage Practices

Form ADV Part 2A, Item 12

A custodian is appointed for each individual client investment account, based on the client's approval and written authorization. If securities are purchased or sold within the account, they are subject to the commission rate schedules applicable for that account/custodian.

If requested, the adviser may suggest a broker to the client. If a recommendation is necessary, the decision will be made based on certain factors, such as:

1. Specialized research and/or services offered by the brokerage firm
2. Competitive commission rates
3. Brokerage firms that make a market in a particular stock (i.e. for clients holding employer stock that is not heavily traded)

Robyn Hari & Assoc., PC (subsequently referred to as "the firm") may recommend/require that clients establish brokerage accounts with the Schwab Institutional division of Charles Schwab & Co., Inc. (Schwab), a FINRA-registered broker-dealer, member SIPC, to maintain custody of clients' assets and to effect trades for their accounts. Although the firm may recommend/require that clients establish accounts at Schwab, it is the client's decision to custody assets with Schwab. The firm is independently owned and operated and not affiliated with Schwab.

Schwab provides the firm with access to its institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of the advisor's clients' assets are maintained in accounts at Schwab Institutional. These services are not contingent upon the firm committing to Schwab any specific amount of business (assets in custody or trading commissions). Schwab's brokerage services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

For the firm's client accounts maintained in its custody, Schwab generally does not charge separately for custody services but is compensated by account holders through commissions and other transaction-related or asset -based fees for securities trades that are executed through Schwab or that settle into Schwab accounts.

Schwab Institutional also makes available to the firm other products and services that benefit the firm, but may not directly benefit its clients' accounts. Many of these products and services may be used to service all or some substantial number of the firm's accounts, including accounts not maintained at Schwab.

Schwab's products and services that assist the firm in managing and administering clients' accounts include software and other technology that (i) provide access to client account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide research, pricing and other market data; (iv) facilitate payment of the firm's fees from its client's accounts and (v) assist with back-office functions, recordkeeping and client reporting.

Schwab Institutional also offers other services intended to help the firm manage and further develop its business enterprise. These service may include: (i) compliance, legal and business consulting; (ii) publications and conferences on practice management and business succession; and (iii) access to employee benefits providers, human capital consultants and insurance providers. Schwab may make available, arrange and/or pay third-party vendors for the types of service rendered to the firm. Schwab Institutional may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to the firm. Schwab Institutional may also provide other benefits such as educational events or occasional business entertainment of the firm personnel. In evaluating whether to recommend or require that clients custody their assets at Schwab, the firm may take into account the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors it considers and not solely the nature, cost or quality of custody and brokerage services provided by Schwab, which may create a potential conflict of interest.

Review of Accounts

Form ADV Part 2A, Item 13

All Accounts are reviewed by the President (Robyn A. Hari)

Accounts are reviewed at various stages of the investment management process:

- 1) Initial Review: All financial planning and/or investment related services begin with a comprehensive review of the existing data and/or portfolio.
- 2) Ongoing Investment Management: As part of the investment management services, all accounts are reviewed no less than quarterly. However, since we take a long-term investment management approach, rarely does a quarterly review necessitate any changes to the portfolio.
- 3) Annual Review: All accounts are reviewed in detail on an annual basis. The annual review may include a one-on-one meeting with the client to discuss the portfolio's performance, confirmation of goals, and any relevant changes in the client's circumstances.

Client Referrals and Other Compensation

Form ADV Part 2A, Item 14

Client referral activity: None.

Other compensation: Robyn A. Hari, president of the corporation and investment advisory firm, is a certified public accountant and duly trained in the area of personal income tax planning and returns preparation. Since income tax planning is an integral part of the financial planning process, this service is provided as part of the Personal Financial Planning Advisory Services described in Item 4. However, the president may, on occasion, also provide income tax return preparation services which are considered separate from the financial planning process. These services are provided under the accounting firm of Robyn Hari, CPA.

Custody

Form ADV Part 2A, Item 15

None.

Investment Discretion

Form ADV Part 2A, Item 16

The adviser may obtain a Limited Power of Attorney on investment accounts and, therefore, have discretionary management. It is the practice of the adviser, however, to discuss all purchases and sales of securities with the client prior to the transaction, unless specifically instructed otherwise by the client.

A custodian is appointed for each individual client investment account, based on the client's approval and written authorization. If securities are purchased or sold within the account, they are subject to the commission rate schedules applicable for that account/custodian.

Voting Client Securities

Form ADV Part 2A, Item 17

The firm does not vote proxy statements on behalf of advisory clients.

Financial Information

Form ADV Part 2A, Item 18

Not applicable as the firm does not receive fees more than six months in advance.

Requirements for State-Registered Advisers

Form ADV Part 2A, Item 19

Not applicable.

Additional Information

None.

Robyn Hari



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Fax: 615-377-5081

E-mail: robyn.hari@robynhari.com

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FORM ADV PART 2B
BROCHURE SUPPLEMENT

This brochure supplement provides information about Robyn A. Hari that supplements the Robyn Hari & Assoc., PC brochure. You should have received a copy of that brochure. Please contact Robyn A. Hari, Chief Compliance Officer, if you did not receive Robyn Hari & Assoc., PC's brochure or if you have any questions about the contents of this supplement.

Additional information about Robyn Agee Hari is available on the SEC's website at www.adviserinfo.sec.gov.

Table of Contents

Educational Background and Business Experience.....	3-5
Disciplinary Information.....	5
Other Business Activities.....	5
Additional Compensation.....	5
Supervision.....	6
Requirements for State-Registered Advisers.....	6

Educational Background and Business Experience

Form ADV Part 2B, Item 2

Robyn A. Hari

- Born: 1964
- Education: Union University, Jackson, Tennessee, B.S. Accounting/Finance, 1986
- Business Background:
 - 1999-Present Robyn Hari & Assoc., PC (President)
Brentwood, TN
 - 1996-1999 Hammel, Hari & Kendall, LLC (Partner)
Brentwood, TN
 - 1995 Robyn A. Hari Financial Services, Inc. (President)
Brentwood, TN
 - 1987-1994 Price Waterhouse (Financial Planner / Tax Manager)
Detroit, MI and Nashville, TN
 - 1986-1987 First Continental Financial Corporation, Inc. (Assoc. Financial Planner)
Birmingham, MI
- Certifications:

CPA (Certified Public Accountant): CPA's are licensed & regulated by their state boards of accountancy. While state laws & regulations vary, the education, experience & testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require a completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflict of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's *Code of Professional Conduct* within their state accountancy laws or have created their own.

PFS (Personal Financial Specialist): The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a

comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's *Code of Professional Conduct*, and is encouraged to follow AICPA's *Statement of Responsibilities in Financial Planning Practice*. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

CFP (Certified Financial Planner): The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at

a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Disciplinary Information

Form ADV Part 2B, Item 3

None.

Other Business Activities

Form ADV Part 2B, Item 4

Robyn A. Hari, president of the corporation and investment advisory firm, is a certified public accountant and duly trained in the area of personal income tax planning and returns preparation. Since income tax planning is an integral part of the financial planning process, this service is provided as part of the Personal Financial Planning Advisory Services described in Item 4. However, the president may, on occasion, also provide income tax return preparation services which are considered separate from the financial planning process. These services are provided under the accounting firm of Robyn Hari, CPA.

Additional Compensation

Form ADV Part 2B, Item 5

Robyn A. Hari, president of the corporation and investment advisory firm, is a certified public accountant and duly trained in the area of personal income tax planning and returns preparation. Since income tax planning is an integral part of the financial planning process, this service is provided as part of the Personal Financial Planning Advisory Services described in Item 4. However, the president may, on occasion, also provide income tax return preparation services which are considered separate from the financial planning process. These services are provided under the accounting firm of Robyn Hari, CPA.

Supervision

Form ADV Part 2B, Item 6

Not applicable.

Requirements for State-Registered Advisers

Form ADV Part 2B, Item 7

Not applicable.