

This brochure supplement provides information about Patricia W Harris that supplements the TransGlobal Advisory LLC brochure. You should have received a copy of that brochure. Please contact Patricia W Harris if you did not receive TransGlobal Advisory LLC's brochure or if you have any questions about the contents of this supplement.

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

TransGlobal Advisory LLC
Form ADV Part 2B – Individual Disclosure Brochure
for
Patricia W Harris
Personal CRD Number: 7089287
Investment Adviser Representative

TransGlobal Advisory LLC
44 Walnut Street
Devens, MA 01434
(626) 447-7888
pat.harris@transglobaladvisory.com

UPDATED: 11/10/2023

Item 2: Educational Background and Business Experience

Name: Patricia W Harris

Born: 1967

Educational Background and Professional Designations:

Education:

Master's degree Family Financial Planning, Oklahoma State University - 2007
Bachelor's degree Business Economics, University of California Los Angeles - 1995

Designations:

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.

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 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:

- i. 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
- ii. 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.

Business Background:

11/2023 – Present	Bookkeeper Intuit
08/2023 - Present	Investment Adviser Representative TransGlobal Advisory LLC
12/2022 - Present	Accountant Chang & Deka
02/2023 - Present	Owner/Financial Planning Consultant Holistic Financial Planning Consultation
07/2023 - Present	Fixed Insurance Agent Transpacific Financial Inc.
08/2023 - Present	Financial Consultant Globalink Securities, Inc.
03/2019 - 11/2022	Financial Advisor Trainee Merrill Lynch, Pierce, Fenner & Smith Incorporated
06/2019 - 11/2022	Financial Advisor Trainee Bank Of America, N.A.
02/2015 - 11/2018	Client Service Manager Milestone Financial Planning, LLC
02/2009 - 07/2014	NA Pat Harris CPA

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

Patricia W Harris is a registered representative. From time to time, she will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. TransGlobal Advisory LLC always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services any representative of TransGlobal Advisory LLC in such individual's outside capacity.

Patricia W Harris is an accountant. From time to time, she will offer clients advice or products from this activity. TransGlobal Advisory LLC always acts in the best interest of the client. Clients are in no way required to utilize the services of any representative of TransGlobal Advisory LLC in their capacity as an accountant.

Patricia W Harris is a licensed insurance agent. This activity creates a conflict of interest since there is an incentive to recommend insurance products based on commissions or other benefits received from the insurance company, rather than on the client's needs. Additionally, the offer and sale of insurance products by supervised persons of TGA are not made in their capacity as a fiduciary, and products are limited to only those offered by certain insurance providers. TGA addresses this conflict of interest by requiring its supervised persons to act in the best interest of the client at all times, including when acting as an insurance agent. TGA periodically reviews recommendations by its supervised persons to assess whether they are based on an objective evaluation of each client's risk profile and investment objectives rather than on the receipt of any commissions or other benefits. TGA will disclose in advance how it or its supervised persons are compensated and will disclose conflicts of interest involving any advice or service provided. At no time will there be tying between business practices and/or services (a condition where a client or prospective client would be required to accept one product or service conditioned upon the selection of a second, distinctive tied product or service). No client is ever under any obligation to purchase any insurance product. Insurance products recommended by TGA's supervised persons may also be available from other providers on more favorable terms, and clients can purchase insurance products recommended through other unaffiliated insurance agencies.

Patricia Harris is an advisor at Intuit.

Item 5: Additional Compensation

Patricia W Harris does not receive any economic benefit from any person, company, or organization, other than TransGlobal Advisory LLC in exchange for providing clients advisory services through TransGlobal Advisory LLC.

Item 6: Supervision

As a representative of TransGlobal Advisory LLC, Patricia W Harris is supervised by Yong Wang, the firm's Chief Compliance Officer. Yong Wang is responsible for ensuring that Patricia W Harris adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Yong Wang is (626) 447-7888.

Item 7: Requirements For State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Patricia W Harris has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.

B. Patricia W Harris has NOT been the subject of a bankruptcy.