

## Introduction

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Our firm, Everett Harris & Co., is an investment adviser registered with the Securities and Exchange Commission that was founded in 1937. Registered Investment Advisers offer different services and charge different fees than brokerage firms and we feel it is important for clients to understand the difference. There is additional information available at [www.investor.gov/CRS](http://www.investor.gov/CRS) providing educational materials about investment advisers, broker-dealers, and investing.

## What investment services and advice can you provide me?

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We offer investment management services to clients. After understanding your current financial situation, existing resources, objectives and risk tolerance, we structure an investment portfolio(s) to meet your long-term goals. Each portfolio will vary depending on the client's needs and can range anywhere from 100% equities to 100% bonds, a typical portfolio will hold a combination of stocks and bonds. Portfolios are monitored on an ongoing basis and rebalanced when necessary. We are available to discuss your portfolio with you anytime.

We usually manage accounts on a discretionary basis, meaning we are able to buy and sell investments in your portfolio(s) without your prior approval. Occasionally we may agree to manage on a non-discretionary basis. In this case, we need your approval to buy and sell investments in your portfolio(s) essentially giving you the final decision.

Our firm Generally requires a minimum account balance of \$2 million for our investment management services.

*Additional information about our services can be found in Item 4 of our Firm Brochure which is available on-line at <https://adviserinfo.sec.gov/firm/summary/106830>.*

## Questions to ask us:

Given my financial situation what are the advantages in choosing an investment advisory service?

How will you choose suitable investments for me?

What is your relevant experience, including your licenses, education and other qualifications?

## What fees will I pay?

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We charge an annual fee applied quarterly based on the value of the assets in your portfolio(s). We believe our fees are competitive with the industry and our maximum annual fee is 0.75%. The custodian (broker) that holds your assets may charge you a fee when we buy or sell investments for you, these fees would be in addition to our investment management fee. You may also pay fees imposed by the custodian holding your assets for certain investments and maintaining your account. Some investments, such as mutual funds, index funds and exchange traded funds charge additional fees. You will pay these fees and costs whether your account increases or decreases in value over a given time period. Fees and costs will

reduce the value of your portfolio over time by the dollar amount of the fee(s) so it is important you understand what fees and costs you are paying.

*Additional information about our fees is in Item 5 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/106830>*

**Questions to ask us:**

If I give you \$1,000,000 to invest, how much will go to fees and costs annually and how much will be invested for me?

**What are your legal obligations to me when acting as my investment adviser?**

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*When we act as your investment adviser, we have a fiduciary duty to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. As an example, the more assets there are in a client's advisory account, the more the client will pay in fees, so our firm may therefore have an incentive to encourage the client to increase the assets in his or her account.*

*Additional information about our potential conflicts of interest can be found in item 11 of our firm brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/106830>.*

**Questions to ask us:**

What are some potential conflicts of interest and how will you address them and what impact would they have on my portfolio?

**How do your firm's financial professionals make money?**

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All of the professionals at our firm with input on the management of portfolios are Chartered Financial Analysts (CFAs) and their compensation consists of a salary plus bonus.

**Does your firm or any of its financial professionals have any legal or disciplinary history?**

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No, neither our firm nor any of our investment professionals have any legal and disciplinary history to disclose. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Additional information**

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You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #106830. You may also contact our firm at 213-625-2677 to request a copy of this relationship summary and other up-to-date information.

**Questions to ask us:**

Who will be my primary contact person as well as the others that will be working on my account(s)?