



The Harrison Group, Inc.

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www.theharrisingroup.net

August 17, 2020

Item 1: Cover Page

This Brochure provides information about the qualifications and business practices of The Harrison Group, Inc.(THGI) If you have any questions about the contents of this Brochure, please contact us at the telephone number above. 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 The Harrison Group, Inc., and information about any persons affiliated with The Harrison Group, Inc. follows.

Item 2: Material Changes

This Brochure dated August 17, 2020 is a new document, replacing Form ADV dated January 2, 2020. This Item discusses only specific material changes that are made to the Brochure and provides clients with a summary of such changes. See Item 4.

Item 3: Table of Contents

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Item 4: Advisory Business

The Federal laws and regulations, rules of the United States Securities and Exchange Commission (the "SEC"), and state securities departments mandate regulation of those persons or organizations who, for compensation, provide advice as to the value of securities or the advisability of purchase or sale of securities. From 1992, The Harrison Group, Inc. operated as a Registered Investment Advisory under the authority and regulation of either the SEC or the State of Florida Department of Financial Regulation.

As of August 17, 2020, The Harrison Group, Inc. has voluntarily withdrawn from registration as an investment advisor and will no longer provide advice as to the value of securities or the advisability of purchase or sale of securities.

Although no longer required, I am providing this written disclosure statement containing information concerning my background and business practices, including a summary of any material changes to previous disclosure brochures.

So that I may be sure that the various relationships I maintain in order to better serve my clients are fully understood, I periodically send each client a letter similar to this one, which outlines the nature and scope of our continued business relationship., also described on our website at www.theharrisingroup.net.

As President of THGI, I am considered the "control person", that is, the person with the power to direct or cause the direction of the management or policies of the company. As such, I am solely responsible for all advice. Employees of THGI work under my direction and authority with respect to all advice. All of my employees are compensated by salary which is not adjusted for the type of income, e.g. fees, which are received by the company.

My educational and business standards, background and certain personal data is enclosed in resume form at the end of this brochure, Item 19.

Item 5: Fees and Compensation

The fees for my services are individually negotiated with each client. The factors considered in setting fees include, but are not limited to:

1. Time and labor involved, the novelty and difficulty of the questions involved, and the skill requisite to perform the service properly.
2. The likelihood that the performance of the services for a particular client would preclude other employment.
3. The amount of assets/liabilities involved, the results expected, and the amount of responsibility assumed.
4. The nature and length of our professional relationship.

5. Time limitations imposed by the client or by circumstances.
6. The amounts of other fee income that have been received, or are likely to be received due to efforts on behalf of the client.
7. The perception, on the part of the client, of the worth of the services.

The fees established for financial advisory service do not include fees which may accrue for other services that are outside the scope contemplated by the financial advisory services. In all cases, however, no additional fees will be charged without us first having discussed what is required and on what basis the fee is charged, as well as the amount.

You can expect to pay me for my work in some or all of the following ways:

1. Fees for Financial Planning Service
2. Fees for specific projects, on a fixed retainer or by hours.

Fees for specific projects, can be based on either a fixed retainer or by hours expended. Fees based upon time are calculated at a rate of \$250.00 per hour, with an adjustment for various factors such as whether I or a staff person does the work, the time constraints, and difficulty of the work. Fees for this work are billed upon completion.

My fee for Financial Planning Service generally is for service that has already been performed. You, of course, may terminate our relationship at any time. The fee for any ongoing Financial Planning Service is generally based upon the fee of the previous year and my expectations for the next year; upon the amount of time and effort expended during the previous year(s) and my expectations for the coming year; as well as upon the general fee criteria listed elsewhere in this letter. You may also elect to pay for Financial Planning Service on a per hour basis, in which case the time will be charged and billed as a "special project" as discussed above.

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

THGI does not charge any performance-based fees.

Item 7: Types of Clients

My Financial Planning clients consist of individuals, corporations, institutions, trusts, and retirement plans.

Item 8: Methods of Analysis and Risk of Loss

No recommendation for the purchase or sale of any investment security will be made. Recommendations of asset allocation strategies are made strictly within the parameters of

the Financial Planning function. All investments carry some degree of risk and a discussion of some of the risks may be part of your Financial Planning.

Keep in mind that Financial Planning may include an analysis of your investment assets, both current and potential, and *investing in securities involves risk of loss that clients should be prepared to bear.*

Item 9: Disciplinary Information

The Harrison Group, Inc. has no information regarding any legal or disciplinary events that would be material to your evaluation of The Harrison Group, Inc. or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

THGI has no other Financial Industry Activities or Affiliations.

Item 11: Code of Ethics

I subscribe to the codes of ethics of the Society of Financial Service Professionals[SFP] and the International Association for Financial Planning (IAFP). I will provide a copy of these to you upon request. Of course, THGI observes and adheres to all Federal and State securities laws and regulations.

You must also know that I also do financial planning and implementation for a group that is most important to me -- members of my immediate family.

Item 12: Brokerage Practices

It is important that you understand these various relationships so that you are able to take full advantage of them without becoming confused. I have expended a great deal of effort over the years to build an educational, experience, and professional base with which to provide the type of financial, investment, and tax planning that my clients need.

The relationships with respect to securities is somewhat complex. The regulators (the FINRA in particular) are extremely sensitive in that they want to be certain that a client knows exactly with whom and with what company they are dealing when the purchase or sale of a security is made. You must therefore understand that THGI provides Financial Planning services only and is not involved with your investments in any other way.

Your relationship with the broker-dealer(s) of your choice is exclusively between the two of you. THGI is not a party to your investment accounts. Likewise, the method of compensation to the broker-dealer for any investment trades executed through them, or any other charges imposed by custodians, brokers, third party investment fees charged by

managers, custodial fees, transfer taxes, wire transfer and electronic fund fees, and any other fees and taxes on brokerage accounts and securities transactions, is entirely dependent upon the arrangements you make with the broker-dealer. THGI does not share in any compensation paid by you to your broker-dealer. THGI is compensated solely by the fees for Financial Planning services agreed upon in your contract with THGI. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to THGI's fee, and THGI shall not receive any portion of these commissions, fees, and costs. THGI receives no "soft-dollar" compensation.

Item 13: Review of Accounts

Review of your accounts, in-person or as written reports delivered electronically, are provided based solely on materials you provide to THGI. However, if desired by the client, I often communicate with clients in times of unusual market conditions or stress.

Item. 14: Client Referrals and Other Compensation

My policy is to never tell anyone anything about your financial situation or anything else you have told me, or my staff, in confidence. This includes the fact that you are my client. Prospective clients, however, normally want to speak with an established client. When this occurs, my practice is to call and ask if such a person may contact you -- I do not just provide your name without permission. Please note, however, that my business is built upon referrals and introductions from good clients to others like them, and I certainly appreciate and solicit your help in this area.

Item 15: Custody

THGI never has custody of client assets. All trade confirmations and account statements are generated and provided by your broker-dealer or custodian. You should carefully review such statements as they are provided to you. THGI does not issue account statements.

Item 16: Investment Discretion

As previously stated in Item 12, THGI only provides Financial Planning services and is not involved in your investment accounts and therefore has no investment discretion.

Item 17: Voting Client Securities

Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in their portfolios.

Item 18: Financial Information

THGI has no financial commitment that impairs its ability to meet contractual commitments to clients, and has not been the subject of a bankruptcy proceeding.

Conclusion.

I welcome your interest in our services, and will be happy to expand on any of this material or answer any questions you may have.

BARRY B. DIAMOND
President
The Harrison Group, Inc.

Item 19: Professional Education and Background

BARRY B. DIAMOND

*President
The Harrison Group, Inc.:*

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Coral Gables, Florida 33146-2918
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e-mail: bdiamond@theharrisingroup.net

Professional Education and Background

Master of Business Administration [MBA] University of California, Berkeley (1970)
Bachelor of Electrical Engineering [BEE] University of Florida (1965)
Chartered Financial Consultant [ChFC] American College, Bryn Mawr, PA (1982)
Chartered Life Underwriter [CLU] (1971)

Member: Greater Miami Tax Institute [President, 1984]
Estate Planning Council of Greater Miami.
Investment Committee [Past-Chairman] University of Florida Foundation, Inc..
Past-Chairman of Alternative Investments: University of Florida Foundation, Inc.
Foundation of Jewish Philanthropies

Other Special Education:
Law School, University of Miami, FL (1971/72)
Actuarial Mathematics, Florida International University (1977)

Lecturer-Speaker:
Florida Bar Association Convention (1988)
Strategic Research Institute (2007)
Investment Management Institute (1994 - 1998)
Institutional Investor Institute (1996/97)
Information Management Network (1997-2006)
Institute for International Research (2001/2)
Ivy Family Office Network (2014/15/16)
FTSE International Equities Summit (1999-2001)
Global Conference Institute (1999-2003)
Greater Miami Tax Institute (1975-1993)
Estate Planning Council of Greater Miami (2004)
Institute of Certified Financial Planners (1991)
International Association for Financial Planning (1982/2003)
Opal Financial Group (2000-2004)
South Florida Employee Benefits Council (1978-1990)
Masters in Tax Program, Florida International University (1978)
Florida Kiwanis Convention (1981)
CCEW, Miami-Dade College (1980)
Professional Continuing Education for CPAs and Attorneys.
Expert witness in litigation and arbitration: investments & financial planning.