



Ph Financial Advisors
4560 Via Royale, 4B
Fort Myers, FL 33919
239-939-5131

This Brochure Supplement provides information about Paul A. Harris Independent Investment Advisor Representative, which supplements the Valmark Advisers, Inc. (“Valmark”) Form ADV Part 2A Brochure. Please inform Paul A. Harris at the contact information listed above if you did not receive Valmark’s Form ADV Part 2A Brochure or if you have any questions about the contents of this supplement. Additional information about Valmark and Paul A. Harris available on the SEC’s website at www.adviserinfo.sec.gov and FINRA’s website at www.finra.org/brokercheck.

Educational Background and Business Experience

Paul A. Harris, CLU, ChFC

Date of Birth: 06/07/1957

Education:

- Edison Community College – A.A., Business Administration, 1977
- Florida State University – B.S., Marketing, 1980

Examinations and Professional Designations:

- Series 6 – Investment Company Products/Variable Contracts Limited Representative
- Series 63 – Uniform Securities Agent State Law Exam
- Series 65 – Investment Advisors Law Exam
- State of FL - Life, Variable Annuity and Health License

Certifications:

- Chartered Life Underwriters (CLU) – 1986
 - The CLU® designation is offered and recognized by the American College. Candidates must complete five core and three elective courses, and successfully pass a proctored exam for each course. Additionally, 3 years of full-time business experience within the 5 years preceding the awarding of the designation is required. Every 2 years, 30 hours of continuing education credits are required.
- Chartered Financial Consultant (ChFC) – 2000
 - The ChFC® designation is issued by the American College. To earn the professional designation, candidates must complete six core courses and two elective courses and successfully pass a proctored final exam for each course. Candidates must also have at least 3 years of full-time business experience within the 5 years preceding being awarded the designation. Every 2 years, 30 hours of continuing education credits are required.

- Business Experience: Paul A. Harris, Inc. dba Ph Financial Advisors
Registered Representative- ValMark Securities, Inc. October 28, 2024 to present
Investment Advisor Representative- Valmark Advisers, Inc. October 28, 2024 to present
- Capital Cities Investments
Investment Advisor Representative, 2003 to October 2024
 - Silver Oak Securities
Registered Representative, 2023 to October 2024
 - Triad Advisors, LLC
Registered Representative, 2005 to 2023
Investment Adviser Representative, 2004 to 2023

Disciplinary Information

Registered Investment Advisers are required to disclose material facts regarding any investment related legal or disciplinary events, including issues involving criminal or civil actions, findings resulting from administrative proceeding before the SEC, a self-regulatory body or any other federal or state regulatory authority that would be material to your evaluation of each supervised person providing investment advice.

Paul A. Harris has no disciplinary record that would impact a client's evaluation of the practice.

Other Business Activities

Paul A Harris is a Registered Representative of Valmark Securities, Inc., a broker dealer under common ownership and management of Valmark Advisers, Inc.

Paul A. Harris is also an insurance agent affiliated with Executive Insurance Agency, Inc., an agency under common ownership and management of Valmark Advisers, Inc.

Paul A. Harris has direct business with non-securities-related insurance carriers.

Additional Compensation

As a Registered Representative of an affiliated broker dealer, Valmark Securities, Inc., Paul A. Harris is eligible to receive normal commissions associated with securities sales.

Paul A. Harris is also eligible to receive insurance commissions surrounding the sales of insurance products sold through the affiliated insurance agency, Executive Insurance Agency, Inc.

Paul A. Harris is compensated from non-securities related insurance carriers by commission schedules.

Supervision

Paul A. Harris is an independent investment advisor representative. However, before accepting and implementing investment strategies recommended, supervisory principals at the Valmark home office review and approve of the investment strategies. Accounts are reviewed periodically, usually at least annually by the independent advisor. The home office compliance team also periodically reviews accounts and strategies. These initial and ongoing reviews are under the direction of OSJ Principal Frank Lessick who may be reached at 330-576-1234 to discuss questions or concerns in connection with the internal compliance program.