

Uniform Application for Investment Adviser Registration

Part II - Page 1

OMB APPROVAL

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Name of Investment Adviser:

Harvest Financial Advisors, LLC

Address: (Number and Street)

(City)

(State)

(Zip Code)

Area Code Telephone Number

8897 Cincinnati-Dayton Road**West Chester****OH****45069****513 779-3030**

**This part of Form ADV gives information about the investment adviser and its business for the use of clients.
The information has not been approved or verified by any governmental authority.**

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(Schedules A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)

Potential Persons who are not to respond to the collection of information contained in this form are not
required to respond unless the form displays a currently valid OMB control number.

1. A. Advisory Services and Fees. (check the applicable boxes)

For each type of service provided, state the approximate % of total advisory billings from that service. (See instruction below.)

Applicant:

- | | |
|--|--------------|
| <input checked="" type="checkbox"/> (1) Provides investment supervisory services | 100 % |
| <input checked="" type="checkbox"/> (2) Manages investment advisory accounts not involving investment supervisory services | _____ % |
| <input checked="" type="checkbox"/> (3) Furnishes investment advice through consultations not included in either service described above | _____ % |
| <input checked="" type="checkbox"/> (4) Issues periodicals about securities by subscription | _____ % |
| <input checked="" type="checkbox"/> (5) Issues special reports about securities not included in any service described above | _____ % |
| <input checked="" type="checkbox"/> (6) Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which client may use to evaluate securities | _____ % |
| <input checked="" type="checkbox"/> (7) On more than an occasional basis, furnishes advice to clients on matters not involving securities | _____ % |
| <input checked="" type="checkbox"/> (8) Provides a timing service | _____ % |
| <input checked="" type="checkbox"/> (9) Furnishes advice about securities in any manner not described above | _____ % |

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

Yes No

B. Does applicant call any of the services it checked above financial planning or some similar term?

☒ ☐

C. Applicant offers investment advisory services for: (check all that apply)

- | | |
|--|---|
| <input checked="" type="checkbox"/> (1) A percentage of assets under management | <input checked="" type="checkbox"/> (4) Subscription fees |
| <input checked="" type="checkbox"/> (2) Hourly charges | <input checked="" type="checkbox"/> (5) Commissions |
| <input checked="" type="checkbox"/> (3) Fixed fees (not including subscription fees) | <input checked="" type="checkbox"/> (6) Other |

D. For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

2. Types of Clients -- Applicant generally provides investment advice to: (check those that apply)

- | | |
|---|--|
| <input checked="" type="checkbox"/> A. Individuals | <input checked="" type="checkbox"/> E. Trusts, estates, or charitable organizations |
| <input checked="" type="checkbox"/> B. Banks or thrift institutions | <input checked="" type="checkbox"/> F. Corporations or business entities other than those listed above |
| <input checked="" type="checkbox"/> C. Investment companies | <input checked="" type="checkbox"/> G. Other (describe on Schedule F) |
| <input checked="" type="checkbox"/> D. Pension and profit sharing plans | |

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

3. Types of Investments Applicant offers advice on the following: (check those that apply)

- | | |
|--|---|
| <input type="checkbox"/> A. Equity securities | <input type="checkbox"/> H. United States governmental securities |
| <input type="checkbox"/> (1) exchange-listed securities | |
| <input type="checkbox"/> (2) securities traded over-the-counter | <input type="checkbox"/> I. Options contracts on: |
| <input type="checkbox"/> (3) foreign issuers | <input type="checkbox"/> (1) securities |
| | <input type="checkbox"/> (2) commodities |
| <input type="checkbox"/> B. Warrants | |
| <input type="checkbox"/> C. Corporate debt securities
(other than commercial paper) | <input type="checkbox"/> J. Futures contracts on: |
| <input type="checkbox"/> D. Commercial paper | <input type="checkbox"/> (1) tangibles |
| <input type="checkbox"/> E. Certificates of deposit | <input type="checkbox"/> (2) intangibles |
| <input type="checkbox"/> F. Municipal securities | <input type="checkbox"/> K. Interests in partnerships investing in: |
| | <input type="checkbox"/> (1) real estate |
| <input type="checkbox"/> G. Investment company securities: | <input type="checkbox"/> (2) oil and gas interests |
| <input type="checkbox"/> (1) variable life insurance | <input type="checkbox"/> (3) other (explain on Schedule F) |
| <input type="checkbox"/> (2) variable annuities | |
| <input type="checkbox"/> (3) mutual fund shares | <input type="checkbox"/> L. Other (explain on Schedule F) |

4. Methods of Analysis, Sources of Information, and Investment Strategies.

A. Applicant's security analysis methods include: (check those that apply)

- | | |
|--|--|
| <input type="checkbox"/> (1) Charting | <input type="checkbox"/> (4) Cyclical |
| <input type="checkbox"/> (2) Fundamental | <input type="checkbox"/> (5) Other (explain on Schedule F) |
| <input type="checkbox"/> (3) Technical | |

B. The main sources of information applicant uses include: (check those that apply)

- | | |
|--|--|
| <input type="checkbox"/> (1) Financial newspapers and magazines | <input type="checkbox"/> (5) Timing services |
| <input type="checkbox"/> (2) Inspections of corporate activities | <input type="checkbox"/> (6) Annual reports, prospectuses, filings with the Securities and Exchange Commission |
| <input type="checkbox"/> (3) Research materials prepared by others | <input type="checkbox"/> (7) Company press releases |
| <input type="checkbox"/> (4) Corporate rating services | <input type="checkbox"/> (8) Other (explain on Schedule F) |

C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- | | |
|--|--|
| <input type="checkbox"/> (1) Long term purchases (securities held at least a year) | <input type="checkbox"/> (5) Margin transactions |
| <input type="checkbox"/> (2) Short term purchases (securities sold within a year) | <input type="checkbox"/> (6) Option writing, including covered options, uncovered options, or spreading strategies |
| <input type="checkbox"/> (3) Trading (securities sold within 30 days) | <input type="checkbox"/> (7) Other (explain on Schedule F) |
| <input type="checkbox"/> (4) Short sales | |

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

5. Education and Business Standards.

Yes No

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients?.....

☒ ☐

(If yes, describe these standards on Schedule F.)

6. Education and Business Background.

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice given to clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- name
- formal education after high school
- year of birth
- business background for the preceding five years

7. Other Business Activities. (check those that apply)

- ☐ A. Applicant is actively engaged in a business other than giving investment advice.
- ☒ B. Applicant sells products or services other than investment advice to clients.
- ☐ C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

8. Other Financial Industry Activities or Affiliations. (check those that apply)

- ☐ A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- ☐ B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:
- | | |
|---|---|
| <input type="radio"/> (1) broker-dealer | <input type="radio"/> (7) accounting firm |
| <input type="radio"/> (2) investment company | <input type="radio"/> (8) law firm |
| <input type="radio"/> (3) other investment adviser | <input checked="" type="radio"/> (9) insurance company or agency |
| <input type="radio"/> (4) financial planning firm | <input type="radio"/> (10) pension consultant |
| <input type="radio"/> (5) commodity pool operator, commodity trading adviser or futures commission merchant | <input type="radio"/> (11) real estate broker or dealer |
| <input type="radio"/> (6) banking or thrift institution | <input type="radio"/> (12) entity that creates or packages limited partnerships |

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

Yes No

- D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest?...

☐ ☒

(If yes, describe on Schedule F the partnerships and what they invest in.)

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

9. Participation or Interest in Client Transactions.

Applicant or a related person: (check those that apply)

- ☒ A. As principal, buys securities for itself from or sells securities it owns to any client.
- ☒ B. As broker or agent effects securities transactions for compensation for any client.
- ☒ C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- ☒ D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- ☐ E. Buys or sells for itself securities that it also recommends to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

Describe, on Schedule F, your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.

10. Conditions for Managing Accounts. Does the applicant provide investment supervisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other conditions for starting or maintaining an account?

Yes No

☐ ☒

(If yes, describe on Schedule F.)

11. Review of Accounts. If applicant provides investment supervisory services, manages investment advisory accounts, or holds itself out as providing financial planning or some similarly termed services:

- A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggers factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

All client accounts are reviewed on a regular basis to insure the appropriate asset allocation, risk maintenance, and other prespecified parameters are adhered to and maintained. In addition, on a regular basis, client discussions are held to insure that the current asset allocation, risk maintenance and other prespecified parameters are still appropriate for the client. The securities in client accounts along with economical, political and market trends are monitored on a regular basis. If portfolio adjustments are indicated because of changing developments in any of these areas, actions deemed necessary will be taken. Mr. Henn is responsible for overall economic and investment analysis including all purchases and sell decision of securities. Mr. Henn is the client representative and as such, is responsible for monitoring accounts to insure all pre-agreed parameters are adhered to.

- B. Describe below the nature and frequency of regular reports to clients on their accounts.

Clients will receive from Charles Schwab and Co., or other custodians, a trade confirmation for each security that is purchased or sold in their account. Charles Schwab and Co. also sends a monthly statement to each client when the account has activity in it other than money market fund interest paid. If an account is inactive, statements are sent quarterly. For client-selected custodians other than Charles Schwab and Co., the frequency of reporting will vary. In addition, a quarterly report will be prepared by Harvest Financial Advisors, LLC which will include a complete listing of securities held in the account. If Charles Schwab and Co. is chosen as the custodian, they will provide for each client, with a taxable account, a 1099, a 1099Div and a 1099B after the close of the calendar year. Mr. Henn may also provide commentary to clients through newsletters.

12. Investment or Brokerage Discretion.

A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:

- | | | |
|--|-----------------------|-----------------------|
| (1) securities to be bought or sold? | Yes | No |
| | <input type="radio"/> | <input type="radio"/> |
| (2) amount of the securities to be bought or sold? | Yes | No |
| | <input type="radio"/> | <input type="radio"/> |
| (3) broker or dealer to be used? | Yes | No |
| | <input type="radio"/> | <input type="radio"/> |
| (4) commission rates paid? | Yes | No |
| | <input type="radio"/> | <input type="radio"/> |

B. Does applicant or a related person suggest brokers to clients? ☐ Yes ☐ No

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commission higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for products and research services received.

13. Additional Compensation.

Does the applicant or a related person have any arrangements, oral or in writing, where it:

- | | | |
|---|-----------------------|-----------------------|
| A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients? | Yes | No |
| | <input type="radio"/> | <input type="radio"/> |
| B. directly or indirectly compensates any person for client referrals? | Yes | No |
| | <input type="radio"/> | <input type="radio"/> |

(For each yes, describe the arrangements on Schedule F.)

14. Balance Sheet. Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- has custody of client funds or securities (unless applicant is registered or registering only with the Securities and Exchange Commission); or
 - requires prepayment of more than \$500 in fees per client and 6 or more months in advance
- | | | |
|--|-----------------------|-----------------------|
| Has applicant provided a Schedule G balance sheet? | Yes | No |
| | <input type="radio"/> | <input type="radio"/> |

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of
Form ADV
Continuation Sheet for Form ADV
Part II**

Applicant:	SEC File Number:	Date:
Harvest Financial Advisors, LLC	801- 68507	04/19/2010

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Form ADV: Harvest Financial Advisors, LLC	IRS Empl. Ident. No.:
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Item of Form (identify)	Answer
1.C & 1.D	<p><u>INTRODUCTION</u></p> <p>This brochure provides information about the qualifications and business practices of Harvest Financial Advisors, LLC. Marc E. Henn is the principal and owner of Harvest Financial Advisors, LLC. You may contact Mr. Henn with any questions about the contents of the brochure.</p> <p><u>ADVISORY SERVICES</u></p> <p>Harvest Financial Advisors, LLC (hereinafter "HFA") provides "investment supervisory services" for our clients, which can include reviewing each client's assets and liabilities, income, insurance programs, estate planning, and the nature and extent of their personal and family obligations.</p> <p>When a client requests our services, they will complete an Advisory Agreement and an Investment Policy Statement. We will then assist each client in establishing reasonable investment objectives defined by risk tolerance and rate of return expectations. Portfolio management services and accounts will be managed on a continuous and regular basis according to the client's objectives.</p> <p>HFA provides this service to individuals, pension and profit sharing plans, trusts, estates, charitable organizations, and corporations. We will also, for some clients, manage funds on a continuous basis based on objectives they establish without our assistance.</p> <p>Accounts will be managed on a discretionary basis.</p> <p>HFA will suggest brokerage firms or trust departments for custody. HFA may block client trades, negotiate commissions, and obtain volume discounts.</p> <p>The clients will ultimately choose the custody relationship. Each client is able to impose reasonable investment restrictions on the management of the</p>

Complete amended pages in full, circle amended items and file with execution page (page 1). PAGE 1

**Schedule F of
Form ADV
Continuation Sheet for Form ADV
Part II**

Applicant: Harvest Financial Advisors, LLC	SEC File Number: 801- 68507	Date: 04/19/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Form ADV: Harvest Financial Advisors, LLC	IRS Empl. Ident. No.:
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Item of Form (identify)	Answer
	<p>account.</p> <p>The professional relationship may be terminated by either HFA or the client upon thirty (30) days' written notice and a pro-rata refund will be given. However, should the client terminate the agreement within five (5) business days of signing the contract, a full refund of any prepaid fees will be given.</p> <p><u>FINANCIAL PLANNING</u></p> <p>In addition to providing asset management services to clients, HFA will also provide fee based financial planning services to clients. Clients would be required to complete a Wealth Management questionnaire prior to commencing a financial plan. In certain situations an hourly fee may be charged for planning. The hourly fee is \$150-\$250 / hour depending on the type of plan requested, and the complexity of the client's goals and objectives. The fees for planning are payable within 30 days of the completed work. The relationship may be terminated at will by either the client or HFA.</p> <p>In general, the financial plan will address any or all of the following areas of concern:</p> <ul style="list-style-type: none"> ● PERSONAL: Family records, budgeting, personal liability, estate information and financial goals. ● TAX & CASH FLOW: Income tax and spending analysis and planning for past, current and future years. HFA will illustrate the impact of various investments on a client's current income tax and future tax liability. ● DEATH & DISABILITY: Cash needs at death, income needs of surviving dependents, estate planning and disability income analysis. ● RETIREMENT: Analysis of current strategies and investment plans to help the client achieve his or her retirement goals. ● INVESTMENTS: Analysis of investment alternatives and their effect on a client's portfolio. <p>CONSULTING</p>

**Schedule F of
Form ADV
Continuation Sheet for Form ADV
Part II**

Applicant: Harvest Financial Advisors, LLC	SEC File Number: 801- 68507	Date: 04/19/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Form ADV: Harvest Financial Advisors, LLC	IRS Empl. Ident. No.:
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Item of Form (identify)	Answer								
	<p>Clients may also receive investment advice on a more limited basis. This may include advice on only an isolated area(s) of concern such as estate planning, retirement planning, or any other specific topic. HFA also provides specific consultation and administrative services regarding investment and financial concerns of the client. Additionally, HFA may provide advice on non-securities matters. Mr. Henn may provide consultation regarding investment analysis, portfolio design, risk analysis and security selection. The consulting fee will be a fixed fee that may be negotiated with the client.</p> <p><u>SEMINARS</u></p> <p>HFA may from time to time conduct investment seminars during which various materials may be distributed to attendees. Generally, there is no charge for the seminars; however, HFA reserves the right to charge for attendance.</p> <p><u>NEWSLETTER</u></p> <p>HFA may from time to time publish a newsletter which may contain various tools to help people evaluate investments. The newsletter is sent to clients and friends of HFA. There is no charge, fee or other remuneration required in exchange for this publication.</p> <p><u>FEE SCHEDULE</u></p> <p>Fee schedule for percentage of assets under management:</p> <table> <tr> <th><u>Size of Account</u></th><th><u>Annual Fee</u></th></tr> <tr> <td>Tier 1 \$500,000- \$1,000,000</td><td>1%</td></tr> <tr> <td>Tier 2 On the next \$4,000,000</td><td>0.75%</td></tr> <tr> <td>Tier 3 On amounts above \$5,000,000</td><td>0.50%</td></tr> </table> <p>HFA requires a minimum account size of \$500,000. HFA may waive this requirement in special situations.</p>	<u>Size of Account</u>	<u>Annual Fee</u>	Tier 1 \$500,000- \$1,000,000	1%	Tier 2 On the next \$4,000,000	0.75%	Tier 3 On amounts above \$5,000,000	0.50%
<u>Size of Account</u>	<u>Annual Fee</u>								
Tier 1 \$500,000- \$1,000,000	1%								
Tier 2 On the next \$4,000,000	0.75%								
Tier 3 On amounts above \$5,000,000	0.50%								

**Schedule F of
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Part II**

Applicant: Harvest Financial Advisors, LLC	SEC File Number: 801- 68507	Date: 04/19/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Form ADV: Harvest Financial Advisors, LLC	IRS Empl. Ident. No.:
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Item of Form (identify)	Answer
3.L	<p>Fees are payable quarterly in advance.</p> <p>HFA may provide services agreed upon and stated in a separate contractual arrangement with an agreed upon fee structure. The arrangement may include services in addition to those stated in the Financial Planning section of this Schedule F such as, but not limited to, risk mitigation, generational planning, family governance, manager selection and charitable gifting strategies. These additional services are typically commensurate with multi-family office client arrangements.</p> <p><u>TYPES OF INVESTMENTS</u></p> <p>HFA may recommend equity securities including exchange-listed securities, securities traded over the counter and foreign issuers. Also, warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities, mutual fund shares, U.S. government securities, option contracts on securities and commodities, futures contract on tangibles and intangibles, interest in partnership investing and others. No securities products will be recommended in which HFA or Mr. Henn, or any related person has any interest.</p>
4.A, 4.B(8), 4.C	<p>HFA security analysis methods consist of charting, fundamental, technical and cyclical. HFA's sources of information are derived from financial newspapers and magazines, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the SEC, and company press releases. HFA may also have direct contact with mutual fund managers, analysts, traders and investment advisor conferences or meetings.</p> <p>HFA implements investment strategies consisting of long term purchases, short term purchases, trading, short sales, margin transactions, option writing including covered options, uncovered options or spreading strategies.</p>

Complete amended pages in full, circle amended items and file with execution page (page 1). PAGE 4

**Schedule F of
Form ADV
Continuation Sheet for Form ADV
Part II**

Applicant: Harvest Financial Advisors, LLC	SEC File Number: 801- 68507	Date: 04/19/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Form ADV: Harvest Financial Advisors, LLC	IRS Empl. Ident. No.:
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Item of Form (identify)	Answer
6.	<p><u>EDUCATION AND BUSINESS STANDARDS</u></p> <p>HFA requires that all associates giving investment advice have a minimum of 5 years diversified financial and investment experience.</p> <p><u>EDUCATION AND BUSINESS BACKGROUND</u></p> <p>Marc Erle Henn, CFP Born: 1968</p> <p><u>EDUCATION:</u> Purdue University, BS Degree in Economics, 1990 Certified Financial Planner, Certified Financial Planner Board of Standards, 1996</p> <p><u>EMPLOYMENT HISTORY :</u> Harvest Financial Advisors, LLC, President, January 2008 - Present Haberer Registered Investment Advisor, Inc., Sr. Vice President, from May 2002 - January 2008 Harvest Financial Management, LLC, President, 1-2002 through 5-2002 Hengehold Capital Management, LLC, Vice President, 1995-2002</p> <p>Bruce Mason Born: 1971</p> <p><u>EDUCATION:</u> Michigan State University, B.A., Economics, 1993 University of Cincinnati, MBA, 2001</p> <p><u>EMPLOYMENT:</u> Harvest Financial Advisors, LLC, Vice President, June 2008 – Present. Haberer Registered Investment Advisor, Inc., Vice President, June 1996 – June 2008.</p> <p>Constance Heidernreich Born: 1970</p> <p><u>EDUCATION:</u></p>

**Schedule F of
Form ADV
Continuation Sheet for Form ADV
Part II**

Applicant: Harvest Financial Advisors, LLC	SEC File Number: 801- 68507	Date: 04/19/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Form ADV: Harvest Financial Advisors, LLC	IRS Empl. Ident. No.:
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Item of Form (identify)	Answer
7., 8.	<p>University of Cincinnati, B.A., Psychology, 1994</p> <p>EMPLOYMENT: Harvest Financial Advisors, LLC, Vice President and Wealth Manager, October 2009 – Present. Merchants Bank & Trust, Asst. Vice President and Wealth Relationship Manager, June 2008 – October 2009. Fidelity Investments, Private Client Relationship Manager, August 1996 – February 2008.</p> <p><u>OTHER BUSINESS ACTIVITIES</u></p> <p>Mr. Henn has acted on occasion as an arbitrator for the Financial Industry Regulatory Authority ("FINRA"). This provides no conflict of interest to the investment advisory practice.</p> <p>Mr. Henn became licensed as an independent insurance agent in February of 2010. Clients of Harvest Financial Adviosrs, LLC may purchase insurance products from Mr. Henn if they so choose. Mr. Henn may sell insurance products from a variety of product sponsors. As such, Mr. Henn can effect transactions in insurance products and earn commisssions for these activities. However, clients are informed that they are under no obligation to transact insurance business through Mr. Henn, of Harvest Financial Advisors, LLC, in his capacity as a licensed insurance agent.</p> <p>Any commissions earned from insurance sales are paid to Mr.Henn directly from the insurance product sponsors.</p> <p>Mr. Henn is member of Open Sky, LLC, a private investment company. Clients are not solicited to invest in this company. Open Sky, LLC. does not invest in the securities included in Harvest Financial Advisors client portfolios.</p>

**Schedule F of
Form ADV
Continuation Sheet for Form ADV
Part II**

Applicant: Harvest Financial Advisors, LLC	SEC File Number: 801- 68507	Date: 04/19/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Form ADV: Harvest Financial Advisors, LLC	IRS Empl. Ident. No.:
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Item of Form (identify)	Answer
9.E	<p><u>CODE OF ETHICS</u></p> <p>HFA has adopted a Code of Ethics expressing the firm's commitment to ethical conduct. HFA's Code of Ethics describes the firm's fiduciary duties and responsibilities to clients, and sets forth HFA's practice of supervising the personal securities transactions of supervised persons with access to client information. Individuals associated with HFA may buy or sell securities for their personal accounts identical to or different than those recommended to clients. It is the expressed policy of HFA that no person employed by HFA shall prefer his or her own interest to that of an advisory client or make personal investment decisions based on the investment decisions of advisory clients.</p> <p>To supervise compliance with its Code of Ethics, HFA requires that anyone associated with this advisory practice with access to advisory recommendations provide annual securities holdings reports and quarterly transaction reports to the firm's Chief Compliance Officer. HFA requires such access persons to also receive approval from the Chief Compliance Officer prior to investing in any IPO's or private placements (limited offerings).</p> <p>HFA requires that all individuals must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices. HFA's Code of Ethics further includes the firm's policy prohibiting the use of material non-public information. Any individual not in observance of the above may be subject to discipline.</p> <p>HFA will provide a complete copy of its Code of Ethics to any client upon request.</p>
10.	<p>A minimum of \$500,000 is required to open and maintain an account at HFA. This requirement may be waived in certain circumstances.</p>

**Schedule F of
Form ADV
Continuation Sheet for Form ADV
Part II**

Applicant: Harvest Financial Advisors, LLC	SEC File Number: 801- 68507	Date: 04/19/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Form ADV: Harvest Financial Advisors, LLC	IRS Empl. Ident. No.:
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Item of Form (identify)	Answer
12.A (4)	HFA has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of securities to be bought or sold. HFA retains a limited power of attorney on each of its managed accounts. This authorizes the Advisor to determine, without obtaining specific client consent, the securities and the amount of securities to be purchased and sold. In making these decisions, the Advisor follows general guidelines established with the client.
12.B	<p>HFA will suggest brokers to clients. HFA suggests clients open a segregated investment account with Charles Schwab and Co. The Advisor understands that it has a fiduciary responsibility to obtain the best execution possible for its client's transactions. Charles Schwab and Co. has designated a team of professionals to the Advisor to insure prompt executions and thorough account support. Clients do not pay higher transaction costs for these services. In fact, clients of HFA may pay a lower transaction fee than Schwab's non-Advisor accounts and may have less restrictive holding period requirements on mutual funds.</p> <p>The Advisor may receive certain services at discounted prices. This may include discounted commission rates which benefit clients. In addition, HFA, may obtain pricing on tools such as software used to conduct technological links with Schwab or other custodians for trading and research.</p> <p>HFA may block client trades, negotiate commissions, and obtain volume discounts. HFA will not obtain soft dollar relationships. HFA will not receive 12b-1 fees or compensate solicitors.</p>

Complete amended pages in full, circle amended items and file with execution page (page 1). PAGE 8