

Part 2A of Form ADV: Firm Brochure

Item 1: Cover Page

Part 2 of Form ADV: Firm Brochure
Dated: March 31st 2015

Harvest Capital Advisors Inc.
11000 NE 33rd Place, Suite 301
Bellevue, WA 98004

Phone: (425) 827-6236
Toll Free: (800) 755-2419
Website: www.harvestcapitaladvisors.com

This Brochure provides information about the qualifications and business practices of Harvest Capital Advisors Inc. If you have any questions about the contents of this brochure, please contact us at (425) 827-6236. 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 Harvest Capital Advisors Inc. is available on the SEC's website at www.adviserinfo.sec.gov.


Harvest Capital Advisors Inc. is a registered investment adviser with the Securities and Exchange Commission (SEC). This registration does not imply a level of skill or recommendation by the SEC; it simply means we are regulated by the SEC.

Item 2: Material Changes

The following is a list of material changes to Harvest Capital Advisors Inc. (HCA) form ADV part 2 since the last annual update dated 3.31.2013

- a. Item 4
 - i. Updated current assets under management (AUM) with 3/31/2015 values
- b. Item 5
 - i. Added "specific assets" to custodian fees
 - ii. Replaced review and oversight with "due diligence"
 - iii. Deleted "the asset is treated as any other portfolio asset"
- c. Item 8
 - i. Removed paragraph 13
- d. Item 12,
 - i. Added language to further clarify soft-dollars arrangements and identify possible conflicts of interest
 - ii. Added charitable donations to "services that generally benefit only Harvest"

Item 3: Table of Contents

1. Advisory Business
 2. Fees and Compensation
 3. Performance-Based Fees and Side-By-Side Management
 4. Types of Clients
 5. Methods of Analysis, Investment Strategies, and Risk of Loss
 6. Disciplinary Information
 7. Other Financial Industry Activities and Affiliations
 8. Code of Ethics, Participation in Client Transactions and Personal Trading
 9. Brokerage Practices
 10. Custody
 11. Investment Discretion
 12. Voting Client Securities
 13. Financial Information
- 

Item 4: Advisory Business

Harvest Capital Advisors Inc. is a fee-only investment management and financial planning firm established in 1994, incorporated in July of 2001, and registered with the SEC in April of 2003. Harvest's principal owners are Robert O. Abbott III, Lynette A. Johnson and Sarah M. Royer.

Our areas of focus and specialty are:

1. Investment Management
2. Income Tax Planning
3. Business Succession Planning
4. Estate Planning
5. Retirement Planning
6. Charitable Giving

By gaining an understanding of our clients' lifestyles, financial positions, and goals, our team strives to provide individualized counsel, education, and individualized investment recommendations in an effort to meet our clients' objectives.

Our clients may impose boundaries on the investment of their portfolio by restricting the buying and selling of specific securities, or sector of securities, as well as requesting that Harvest receives client authorization before placing buy or sell orders in their portfolio.

Harvest does not participate in wrap fee programs.

Harvest invests its Clients' assets (assets under management or AUM); the following is a break out of our discretionary and non-discretionary AUM as of March 31, 2015.

1. \$166,758,180 of discretionary AUM
2. \$2,955,406 of non-discretionary AUM

Item 5: Fees & Compensation

Assets under Management Fees:

Harvest's annual fee for investment management services is based upon a percentage (%) of the market value of the Assets under management in accordance with the following schedule:

<u>Account Balance</u>	<u>Up To</u>	<u>First Year Rate</u>	<u>Subsequent Year Rate</u>
	\$499,999	2.35%	1.75%
\$500,000.01	\$750,000	2.15%	1.65%
\$750,000.01	\$1,000,000	2.00%	1.50%
\$1,000,000.01	\$2,000,000	1.75%	1.35%
\$2,000,000.01	\$5,000,000	1.50%	1.20%
\$5,000,000.01	And up	1.25%	1.05%
Mutual funds only:		2.25%	1.00%

Notwithstanding the above, Harvest's reserves the right to negotiate investment advisory fees as they deem appropriate.

The annual fee shall be prorated and paid quarterly, in advance, based upon the market value of the Assets on the last business day of the previous quarter. No increase in the annual fee percentage shall be effective without prior written notification to the client.

Client authorizes the Custodian of the Assets to charge the Account for the amount of Harvest's fee and to remit such fees to Adviser in compliance with regulatory procedures.

Clients may incur fees and/or expenses directly from their custodian for items such as, but not limited to:

1. Account servicing fees
2. Cashiering fees for the transferring or withdrawing of funds
3. Custodian fees for holding specific assets
4. Commissions for buying and selling securities
5. Mutual fund expenses
6. Trade away fees
7. Other fees associated with account activities and transactions
8. See section 12 for more information

Clients may terminate their relationship with Harvest at any time by delivering a signed written notice to their Adviser.

Occasionally, Harvest may offer investment opportunities for an asset to be directly owned by a qualified client and charge a due diligence fee.

Harvest does not accept any compensation (commissions or perquisites) for the purchase or sale of securities or any other investment product.

For new investment management services, Harvest will review each client's total investable assets and establish a minimum account size that enables Harvest the potential to provide a meaningful value to both Harvest and the Client.

Item 5: Fees & Compensation Continued

Financial Planning Fees:

Harvest is compensated for financial planning services by charging a fee based on the scope of services provided.

Fees are paid directly to Harvest by the client, 40% of which is due upon engagement, 30% in four months, and the remaining 30% due in eight months.

In addition, clients may incur fees directly from their accountant, attorney or other professionals.

Clients may terminate a Financial Planning contract at any time by delivering a signed written notice to their Advisers. Unpaid balances, if any, shall be paid by the client for services rendered. In the alternative, if the client has prepaid any portion of the planner's fee, the balance, if any, shall be refunded to the client.

Upon completing of agreed services, if a client deems the fees were too high for the services provided, the client may identify the disparity amount and Harvest shall reimburse the client for the stated amount.

Item 6: Performance-Based Fees & Side-by-Side Management

Harvest does not accept performance-based fees, which are fees based on a share of capital gains or capital appreciation of a Client's assets; generally hedge fund or other pooled investment vehicles.

Harvest, nor any of its Advisers, manages accounts that charge both a performance-based fee and other type fees such as hourly, flat fee, or asset-based fees.

Item 7: Types of Clients

Harvest provides investment management services, and or, financial planning services for individuals, families and closely held businesses.

Item 8: Methods of Analysis, Investment Strategies, and Risk of Loss

Harvest Capital Advisors' portfolio managers build investment portfolios for each client based on three primary factors:

1. The need for current income. We work with clients to determine their expected long-term income needs. We look to purchase investment-grade bonds scheduled to mature in each of the years income is needed. Depending on the amount of income needed, we may purchase more than one bond to mature per year in order to reduce risk of high concentration. Risks are primarily an issuer defaulting or changes in currency ratios between the bond's currency and the client's home currency.

Avoiding unnecessary risks is a primary goal. Employing a cash flow model projection, we try to determine the lowest rate of return and risk a client needs to reach his or her stated objectives; because we feel protecting principal should always be a primary motivation.

We favor the use of individual bonds to match due dates with a goal of securing future income needs that have been identified and may carry a degree of certainty unavailable in equities.

2. The need for principal and long-term growth to produce capital gains and dividend income required for purchasing bonds in replacement of matured bonds spent for living expenses.
3. The expectation of a more expensive lifestyle. Once stated needs are met, many clients set goals to upgrade their life experiences. This may require additional investments with a higher expected return, accompanied by a higher level of risk and volatility. We review those risks and rewards with each client and attempt to reach their goals at a reasonable risk level. We will decline to make purchases we think carry excessive risk for each specific client's capacity to absorb losses.

We make every effort to avoid "playing the market" by avoiding margin purchases, short sales, futures or naked options transactions, or any other market-driven strategies to augment a portfolio's performance.

Every investment carries a certain degree of volatility – the price movement of the security in the day-to-day markets. Harvest's managers are comfortable with volatility (as opposed to risk). We consider volatility a factor of human behavior and an opportunity to recognize irrational prices that invite buying or selling, and approach pricing opportunities on an asset by asset basis.

We consider volatility to be different than risk. Risk is the possibility of not recovering part or all of your original investment, and can not be eliminated completely. For a potential return greater than what is guaranteed by a 30 day US Treasury bill, risk will increase with the potential reward. Rate of return, volatility, and risk are unavoidable and must be weighed carefully. By diversifying portfolios we strive to limit the risk posed by any one investment decision.

Portfolio performance is a combination of limits placed on asset selection by the client, the judgment of the Adviser, performance of the securities, weighting of the portfolio, and shifts in the open markets. When hiring Harvest, Clients accept those risks and bear all of the risks and rewards.

We analyze the issuers of stocks and bonds in the same manner, by examining the current and historical financial position of each company, going back a minimum of ten years in nearly all cases. We look to establish a predictable trend of earnings growth based on:

1. The company's history.
2. Comparing the company to its peers and the strength of its position.
3. An analysis of the industry.
4. The overall role the company plays in the economy's future.

We then establish a stock price or bond yield based on those earnings and what we think a company's projected performance justifies in the open marketplace.

We monitor investments held in clients' accounts. For equities we:

1. Update the current price daily to determine the potential future gain and to the established target price.
2. Daily monitor news about each company for disruptions that can affect their futures, often focused on management changes and problems or industry and economic shifts.
3. Quarterly review of each company's financial condition to confirm our assumptions about its growth potential.
4. Adjust our assumptions of future earnings and use the new projection to justify selling, holding, adding to or reducing a position.

We diversify portfolios across different industries and countries with the intent of reducing volatility and minimizing the impact of negative events in any one company, industry, or political jurisdiction.

Each client's portfolio may hold a blend of cash, bonds, and/or stocks with the intention of addressing need for safety, income, and/or capital appreciation, tempered by their tolerance for volatility. The blend also reflects the manager's opinion of risk presented by current market pricing in light of both historical record and current/projected economic conditions.

Allocations are adjusted to minimize the risk of losing principal; therefore there is no set allocation for the equity portion of a portfolio. Changes in the allocation are driven by the

sale of current holdings and lack of new opportunities, and are not established by any arbitrary allocation.

For portfolios exceeding \$100,000 we recommend individual positions as the primary type of holding. If a client's holdings are lower, or entirely funded by ongoing qualified plan contributions, managers may select mutual funds based on the funds' stated objectives, long-term history, management tenure, risk level, and whenever possible, personal interviews with the fund managers.

Investing in multiple funds may create portfolios which hold so many positions they approach the characteristics of indexes, but at a far higher cost of management. Harvest takes the position that by actively managing a focused group of bonds and equities, a targeted return can be achieved with a lower level of overall risk.

Item 9: Disciplinary Information

There are no current or prior legal or disciplinary events that are material to a Client's, or prospective Client's, evaluation of Harvest's business, or the integrity of our management.

Item 10: Other Financial Industry Activities & Affiliations

Harvest, nor any of our employees, is registered or has an application pending to register as a broker-dealer or a registered representative of a broker-dealer.

Harvest, nor any of our employees, is registered or has an application pending to register as a futures commission merchant, commodity pool operation, a commodity trading adviser, or an associated person of the foregoing entities.

Item 11: Code of Ethics, Participation, or Interest in Client Transactions & Personal Trading

Harvest adopted a Code of Ethics ("Code") which is designed to comply with Rule 204A-1 under the Investment Advisers Act of 1940 ("Advisers Act").

This code establishes rules of conduct for all employees and is intended to govern trading:

- in employees' accounts;
- trading in the accounts of employees' immediate families;
- and trading in accounts where employees have a beneficial interest;

to avoid conflict of interest, such as serving their own personal interests ahead of Clients, taking inappropriate advantage of their position with the firm, insider trading, and other forms of prohibited or unethical business conduct.

The code states that Harvest and its employees are subject to the following fiduciary

obligations when dealing with Clients:

- The duty to have a reasonable, independent basis for the investment advice provided.
- The duty to obtain best execution for a Client's transactions where the Firm is in a position to direct brokerage transactions for the Client.
- The duty to ensure that investment advice is suitable to meeting the Client's individual objectives, needs, and circumstances.
- A duty to be loyal to Clients.

Harvest's policy mandates that employees and related persons acquire pre-approval from the portfolio manager before trading equities in their accounts or in the accounts of a related person. This policy is intended to address possible conflict of interests where such trading could possibly drive up or reduce the price of a security before Client trades are placed.

To uphold this policy, employees' brokerage account statements are reviewed regularly for trading activity. Possible termination can result if any employee fails to seek pre-approval in compliance with our policy.

Harvest will provide a copy of the Code to any Client or prospective Client upon request.

Item 12: **Brokerage Practices**

Harvest does not maintain custody of your assets that we manage, although we may be deemed to have custody of your assets if you give us authority to withdraw assets from your account. Your assets must be maintained in an account at a "qualified custodian," generally a broker-dealer or bank. We use our discretion in recommending a custodian and broker-dealer and will comply with our fiduciary duty to obtain best execution. We seek to recommend a custodian who can execute transactions on terms that are overall most advantageous to our clients, in doing so, we consider the quality of custody services & transaction execution services, the capability to execute, clear and settle trades, breadth of investment products made available, a willingness to negotiate, reputation, financial strength and stability, prior service to Harvest and our clients and their responsiveness to problems.

While we recommend that you use Schwab as a custodian/broker, you will decide whether to do so and open your account(s) with Schwab by entering into an account agreement directly with them. Harvest does not open the account for you. Even though your account(s) is maintained at Schwab, we can still use other brokers to execute trades for your account.

We consider transaction costs to be a low priority. Assuming a \$5 spread for transaction fees among leading custodians, total annual expenses vary by an estimated \$100 to \$150 per year for the entire Client portfolio. Since most individual asset portfolios are over \$100,000, the cost difference is a non-issue. Harvest does not receive any portion of transaction costs.

Schwab generally does not charge Harvest clients for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Schwab's commission rates and fees applicable to our client accounts were negotiated based on our commitment to maintain \$50 million of our clients' assets statement equity in accounts at Schwab. This commitment benefits you overall. The commission and fees you pay are lower than they would be if we had not made the commitment.

12a Research and other Soft Dollar Benefits:

- Schwab Adviser Services provides Harvest and our clients with access to brokerage and other support services, many of which are not typically available to Schwab Retail customers. Some of these services help Harvest manage or administer our clients' accounts while others help us manage and grow our business. These services are available on an unsolicited basis at no charge, as long as we keep a minimum of \$10 million of clients' assets in accounts at Schwab.

Services that Benefit You:

- Access to a broad range of investment products, execution of securities transactions, and custody of client assets.

Services that generally benefit only Harvest are:

- Educational conferences and events
- Technology, compliance, legal and business consulting
- Publications and conferences on practice management and business success;
- Access to employee benefit providers, human capital consultants and insurance providers
- Occasional business entertainment of our personnel
- Occasional contributions to charitable organizations that Harvest may represent

Services that may not directly benefit you are:

- Facilitate trade execution and allocate aggregated trade orders for multiple client accounts
- Provide pricing and other market data
- Assist with back-office functions, recordkeeping and client reporting
- Facilitate payment of our fees from our clients' accounts

These are potential conflicts of interest. Harvest believes, however, that our selection of Schwab as a custodian and broker is in the best interest of our clients. It is primarily supported by the scope and quality of Schwab's services and not Schwab's services that benefit only us. Harvest has worked with several broker-dealers in reaching its current position.

Schwab may provide some of these services itself. In other cases it will arrange for third-party vendors to provide the services to us and may also discount or waive its fee or pay a third party directly. Schwab may also provide us with other benefits such as occasional business and very limited entertainment of our personnel or clients.

12b Brokerage for Client Referrals

- We do not consider, or give relevance to, whether Harvest or a related person, would receive client referrals when recommending a broker-dealer to our clients.

12c Direct Brokerage

- Harvest does not recommend, request, or require our clients to direct us to execute transactions through a specific broker-dealer. Harvest can use other brokers to execute trades for your account at your written request to do so.

Clients may choose to select where or through whom transactions are executed. However, doing so may result in Harvest being unable to achieve favorable execution. Specifically a client may pay higher trade costs and brokerage commissions because we may not be able to place block trades or receive institutional pricing.

Whenever possible, Harvest performs aggregate trading in the form of block trades. Block trades allow Harvest to buy or sell securities held in multiple Client accounts in one transaction. Clients participating in block trades receive an average price for the trade, which reduces possible price fluctuation from market movement.

Item 13: Review of Accounts

At the client level, investment advisory accounts are reviewed for anomalies created through sales, contributions, withdrawals, and cash flow reports, and are reviewed weekly. Additionally, reviews may be triggered by changes in an account holder's personal tax or financial status. Decisions are based on information maintained in a Client's investment profile, which is maintained by the Adviser and, required by the Investment Manager.

We require Clients to advise Harvest of any expected or actual changes in their personal or financial circumstances, in writing, as timely as possible. At the global level, the Investment Manager annually reviews mutual fund holdings against a selected peer group with emphasis on long-term stability and the mutual fund manager's experience. Most individual publicly traded equities and fixed income asset issuers are reviewed daily on a variety of specific financial formulas and current events.

Brokerage statements are generated no less than quarterly, sent directly from the custodian to Clients. These reports list the account positions, activity in the account over the covered period, and other related information. Clients are also sent confirmations following each brokerage account transaction unless confirmations have been waived by the Client.

Item 14: Client Referrals & Other Compensation

Harvest receives an economic benefit from Schwab in the form of support products and services it makes available to us and other independent investment advisers that have their clients maintain accounts at Schwab. These products and services, how they benefit us, and the related conflicts of interest are described above (see item 12 – Brokerage Practices). The availability to us of Schwab's products and services is not based on us giving particular investment advice, such as buying particular securities for our clients.

Although the rules governing solicitors differ state by state, many states have indicated that individuals who refer prospective clients to an SEC adviser are not subject to investment adviser or investment adviser representative registration, or any other qualification requirements (e.g., investment-related designation, passing of exam, etc.) so long as the adviser complies with the requirements of Rule 206(4)-3 under the Advisers Act (i.e., the referral fee rule) as discussed below, and provided that the solicitor is neither:

1. A supervised person of the adviser (i.e., partner, officer, director, employee)
2. Nor gives investment advice on behalf of the adviser

Those states that do permit such individuals to serve as solicitors without registration and/or qualification generally do not provide the same exemption for entities (e.g., CPA firms, insurance agencies, etc.). Thus, to the extent that an adviser seeks to establish and/or continue referral arrangements with professional firms in these states, it may opt to do so with the individual members thereof, rather than with the entity, unless the entity is not opposed to becoming registered as an investment adviser, which would require at least one member to pass a qualifying examination (unless he or she qualifies for an examination exemption).

Rule 206(4)-3 under the Act requires: (1) a written agreement between the adviser and the solicitor setting forth certain terms and conditions of the referral arrangement; (2) the solicitor to provide the prospective client with a copy of the adviser's written disclosure statement at the time of the solicitation; (3) the solicitor to provide the client with a separate written disclosure document containing certain information pertaining to the solicitation arrangement, including a description of the compensation to be paid to the solicitor; and (4) the adviser to obtain (and maintain for Rule 204-2 recordkeeping purposes) a signed and dated document from the client acknowledging his/her/their/its receipt of both the adviser's and the solicitor's written disclosure statements.

Because laws regulating solicitors differ on a state-by-state basis, it is important that advisers, before engaging solicitors in or for a particular state, first determine if any corresponding filing, registration, and/or qualification requirements are applicable to the adviser and/or the solicitor. Thereafter, for both regulatory and liability protection purposes, the roles and obligations of the parties should be set forth in a well-defined solicitation agreement, certain terms of which will differ depending upon the identity of the solicitor (i.e., an individual, another investment adviser, a broker-dealer, etc.).

Harvest pays referral fees. All questions regarding the payment of referral fees and/or

solicitors should be addressed with the Harvest's Chief Compliance Officer. Possible conflicts of interest in referral arrangements are:

1. Soft dollars
2. Referral fees or finder fees
3. Any sales awards or other prize for referrals

All solicitors engaged in referring Clients to Harvest receive a share or percentage of the AUM fee charged to the client, derived from the fee schedule referenced in item five (5) of this brochure.

Furthermore, Clients referred to Harvest by solicitors are required to sign an acknowledgment which discloses the fee sharing arrangement between the solicitor and Harvest, as well as the percentage of the fee to be paid to the solicitor. In no case will the Client bear any additional cost for Harvest's stated services.

Item 15: Custody

Harvest does not have custody of any Client accounts. All Client accounts are held in custody at a broker-dealer recommended to the Client by the Adviser, or in some cases, a broker-dealer chosen specifically by the Client, either directly or through an employer-sponsored plan.

Item 16: Investment Discretion

Harvest accepts discretionary authority of client accounts. We request discretion for the selling of managed securities so we can act immediately when the Investment Manager feels it's in the client's best interest to do so.

Clients may denote an entire account or specific securities in their account as unmanaged, limiting Harvest's authority to buy or sell. Unmanaged securities and/or accounts are segregated from the managed portion of a client's portfolio and not reviewed or monitored by the Investment Manager, nor invoiced by Harvest.

In order for Harvest to assume discretionary authority, Clients sign limited power of attorney forms (LPOA) for each managed account, which are then submitted to the custodian, thereby allowing Harvest to trade on the behalf of our clients. A LPOA can be revoked by the Client at any time, directly through the Client's custodian, without any prior notice to Harvest.

Harvest places no limitations on the amount of the securities to be bought or sold in a Client's managed account.

Item 17: **Voting Client Securities**

Harvest will not accept authority to vote Client proxies. All transactions in the Client's account(s) will be made according to the directions and preferences provided to Harvest by the Client.

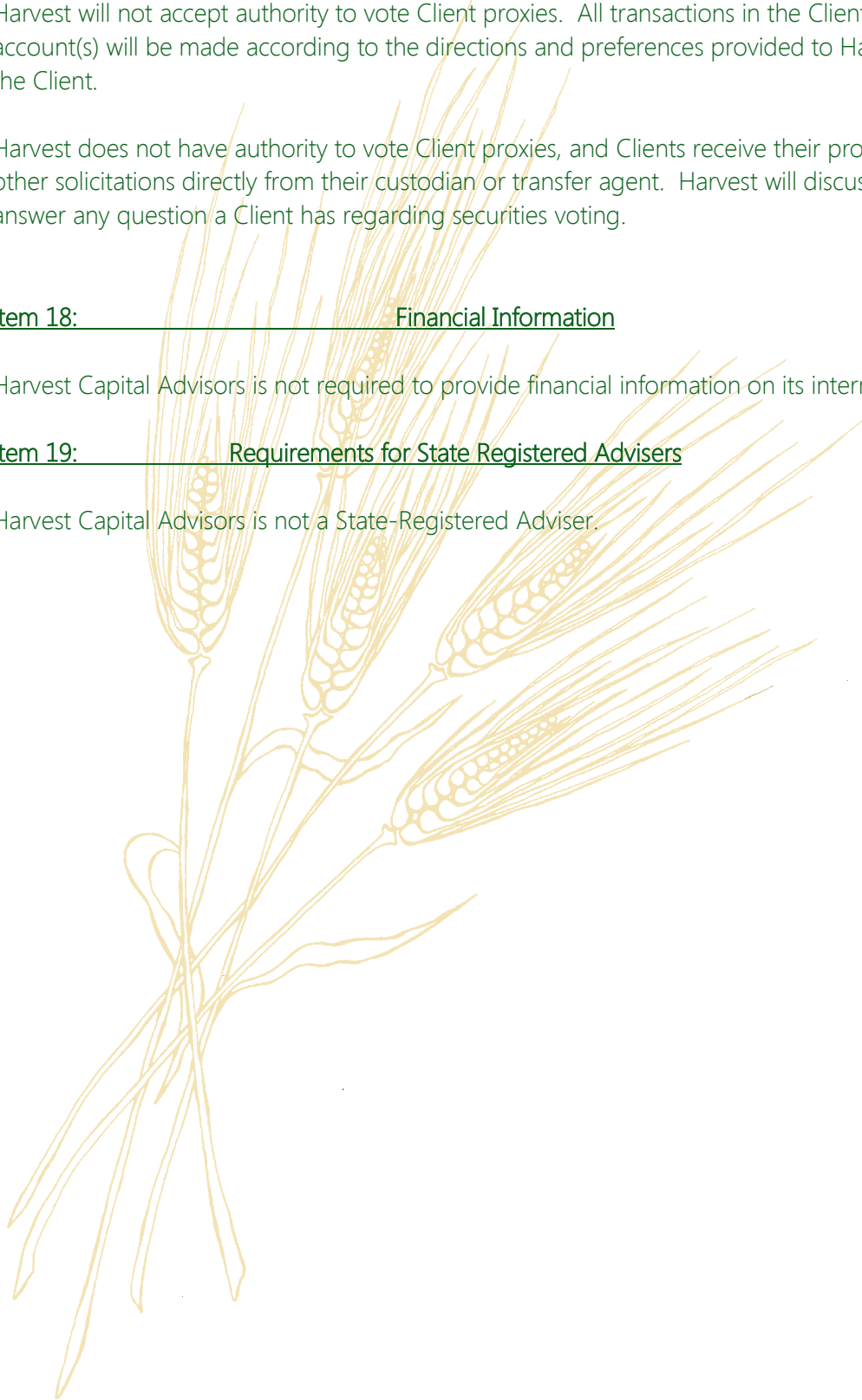
Harvest does not have authority to vote Client proxies, and Clients receive their proxies and other solicitations directly from their custodian or transfer agent. Harvest will discuss and answer any question a Client has regarding securities voting.

Item 18: **Financial Information**

Harvest Capital Advisors is not required to provide financial information on its internal affairs.

Item 19: **Requirements for State Registered Advisers**

Harvest Capital Advisors is not a State-Registered Adviser.



Part 2B of Form ADV: *Brochure Supplement*

Supervised Person: Robert O Abbott III
Firm Name: Harvest Capital Advisors Inc.
11000 NE 33rd Place, Suite 301
Bellevue, WA 98004
Date: July 31 2011

This brochure supplement provides information about *Robert O Abbott III* that supplements the Harvest Capital Advisors brochure. You should have received a copy of that brochure. Please contact Harvest if you did not receive our brochure or if you have any questions about the contents of this supplement.

Additional information about *Robert O Abbott III* is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience:

Rob attended University of California from 1964 to 1966 where he studied Chemical Engineering. In 1966 Rob changed his focus and studied Finance at Northeastern University from 1966 to 1969. In 1989 Rob earned his Master of Science degree in Financial Services.

The following is an account of Rob's work history:

- Harvest Capital Advisors Inc., Principal (2001 – Present)
- Harvest Financial Advisors Inc., Principal (1994 -2001)
- Pacific West Securities Inc., Registered Representative (1998 – 2003)
- Financial Network Investment Corp, Registered Representative & Advisory Associate (1994 – 1998)
- Manequity Inc., Registered Representative (1994 – 1998)
- CIGNA Financial Advisors Inc., Registered Representative & Advisory Associate (1973 – 1994)

Rob currently holds a CLU designation, a Chartered Life Underwriter. The CLU program requires candidates to pass and complete five fundamental courses of curriculum and two elective courses. The five fundamental courses are Fundamentals of Insurance Planning, Individual Life Insurance, Life Insurance Law, Fundamentals of Estate Planning and, Planning for Business Owners and Professionals. Rob must attend continuing education classes to maintain his CLU designation. Rob also holds a ChFC® designation, The Chartered Financial Consultant. To receive the ChFC® designation an applicant must successfully complete all courses in their selected program, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures. As a professional member of NAPFA, Rob is required to complete 60 hours of continuing education each biennium, twice the requirement for CLU, ChFC®, or CFP.

There are no legal or disciplinary events, past, current or pending, against Rob.

Part 2B of Form ADV: *Brochure Supplement*

Supervised Person: Lynette A Johnson
Firm Name: Harvest Capital Advisors Inc.
11000 NE 33rd Place, Suite 301
Bellevue, WA 98004
Date: July 31 2011

This brochure supplement provides information about *Lynette A Johnson* that supplements the Harvest Capital Advisors brochure. You should have received a copy of that brochure. Please contact Harvest if you did not receive our brochure or if you have any questions about the contents of this supplement.

Additional information about *Lynette A Johnson* is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience:

Lynette attended Spokane Falls Community College from 1972 to 1974 and Washington State University from 1974 to 1978; her major courses of study were Nursing and Business.

The following is an account of Lynette's work history:

- Harvest Capital Advisors, Principal & Senior Adviser (2001 – Present)
- Pacific West Financial Consultants, Registered Representative & Advisory Associate (2000 – 2003)
- George R Pierce & Associates, Administration and Office Manager (1998 – 2001)
- Diagnostic Ultrasound, Dir. of Human Resources & VP Operations (1991 – 1998)
- Independent Consultant (1989 – 1991)
- Murphy Favre, Registered Senior Assistant (1979 – 1989)

Lynette currently holds a Series 65 Investment Adviser Law Examination license which she obtained in 2009. The Series designation is obtained by passing a 140 question competency exam in under 180 minutes on subject matter pertaining to state security law, economics, investment vehicles, investment strategies, analysis, retirement planning, fiduciary obligations, and ethics.

There are no legal or disciplinary events, past, current or pending, against Lynette.