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BROCHURE 2A

March 5, 2015

This brochure will provide information about the qualifications and business practices of Harvest Financial Advisors, LLC. 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. The brochure provides information on the licensed personnel of the firm, its investment strategies and fee schedule. In this brochure we refer to ourselves as “Harvest Financial Advisors, LLC”, “Harvest”, “HFA”, “we” or “us”.

Additional information about Harvest Financial Advisors, LLC, is also available on the SEC website at www.adviserinfo.gov.

Harvest Financial Advisors, LLC is wholly owned by Marc Henn. Mr. Henn has been the President and Chief Compliance Officer of the firm since January of 2008. Harvest is a Registered Investment Advisor with the United States Securities and Exchange Commission. Mr. Henn’s educational history and business experience, disciplinary, other business activities and additional compensation, is detailed for your review, in Part 2B of this brochure. In addition to Mr. Henn as a licensed Investment Adviser Representative, there are two other staff members of Harvest that are licensed as Investment Adviser Representatives, Paul Burgdorf and Bruce Mason. As required, brochure supplements, Part 2B of Form ADV 2, pertaining to Mr. Burgdorf and Mr. Mason, are kept on record at the principal office of Harvest Financial Advisors, LLC. The Part 2B, detailing the contact information, educational background, disciplinary information, other business activities, and compensation schedule for Mr. Burgdorf and Mr. Mason, is presented to clients working with either Mr. Burgdorf or Mr. Mason at the same time this brochure is presented.

2. Material Changes

The dollars under management, discretionary and non-discretionary, and the number of accounts, discretionary and non-discretionary, calculated as of December 31, 2014 have been updated in Item 4.

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4. Advisory Business

Harvest Financial Advisors, LLC 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.

When a client requests our services, they will complete an Advisory Agreement, Fee Schedule Agreement and 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. Planning services are typically part of the client advisory service, without an additional fee.

Advisory accounts may be managed on either a discretionary or non-discretionary basis.

HFA may suggest brokerage firms or trust departments for client custodial services. Harvest may suggest Charles Schwab, TD Ameritrade or J.P. Morgan Chase. When a client chooses a custodian, that custodial firm will provide disclosure documents to the client regarding the review and reporting of the account, the schedule of reviews and a separate discretionary document if applicable in addition to any documents required by HFA. Harvest will have in place an agreement between itself and any custodian the client may choose. HFA may block client trades. The allocation of these trades will follow the policy and procedures outlined in the Operations Manual of HFA.

The clients will ultimately choose the custody relationship. Each client is able to impose reasonable investment restrictions, in writing, on the management of the account.

Assets under management, as of December 31, 2014 are as follows:

	<u>U. S. Dollar Amounts</u>	<u>Total Number of Accounts</u>
Discretionary:	\$118,644,070	400
Non- Discretionary:	\$281,719,490	40
Total:	\$400,363,560	440

Consulting Services

Advisory 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 may also provide specific consultation and administrative services regarding investment and financial concerns of the client in addition to the management of the client assets. Additionally, HFA may provide advice on non-securities matters. Mr. Henn may provide consultation regarding investment analysis, portfolio design, and risk analysis and security selection in client directed retirement accounts. The annual fee for consultation services will be a percentage of the market value of each individual account, and will be billed on a quarterly basis. This isolated consulting service will be provided to advisory clients only.

Seminars

HFA may from time to time conduct investment seminars during which various materials may be distributed to attendees. These seminars will be generic in nature and not be product specific. Generally, there is no charge for these seminars; however HFA reserves the right to charge for attendance.

Newsletter

HFA may from time to time publish a newsletter or e-mail. The newsletter or e-mail will contain general economic, market, and world news events that may be of interest to clients or potential clients. The newsletter is sent to clients and friends of HFA. There is no charge, fee or other remuneration required in exchange for the publication. Recipients may opt out, with notice to HFA's principal office.

5. Fees and Compensation

The specific manner in which fees are charged by HFA is established in the client's written agreement with HFA. HFA will charge fees quarterly in advance. Clients may elect to be billed directly for the fees or to authorize HFA to directly debit fees from client accounts. If a client agrees to have fees withdrawn from a custodian account, the custodian will require that written authorization as well. A client may, in a written notice, request to be billed directly by HFA for fees. The professional advisory 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. Fees may be negotiable at the discretion of the adviser, in certain circumstances.

Fee Schedule

<u>Size of Account</u>	<u>Annual Fee</u>
\$500,000* - \$1,000,000	1.00%
Amounts between \$1,000,001 and \$2,000,000	0.90%
Amounts between \$2,000,001 and \$5,000,000	0.80%
Amounts between \$5,000,001 and \$20,000,000	0.60%
Amounts \$20,000,000 and above	0.50%

*Below \$500,000 incurs a minimum account fee of \$5,000 per year

6. Performance-Based Fees and Side-By-Side Management

Harvest does not charge any performance-based fees, and does no side-by-side management.

7. Types of Clients

Harvest offers its Advisory and/or Planning and/or Consulting services to individuals, trusts, estates, corporations, and other legal entities.

HFA requires a minimum account size of \$500,000. HFA may waive this requirement in certain circumstances.

8. Methods of Analysis, Investment Strategies and Risk of Loss

HFA security analysis methods consist of charting, fundamental, technical and cyclical data review. HFA's sources of information are derived from financial newspapers and magazines, research material prepared by others, corporate rating 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. HFA may also use information provided by vendors such as Morningstar or Baseline.

HFA may recommend equity securities including exchange-listed securities, securities traded over the counter, and foreign issuers. Also recommended may be warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities, mutual fund shares, and U.S. government securities. No securities products will be recommended in which HFA or Mr. Henn or any related person has any interest.

HFA implements investment strategies consisting of long term purchases, short term purchases and covered option writing (only if the client's risk tolerance and objectives are not compromised).

If applicable to a client objective, risk tolerance and investing time frame, HFA may on occasion recommend interests in real estate partnerships, oil and gas partnerships, and Real Estate Investment Trusts.

For each recommendation made to a client by HFA the risks are outlined. No investment with any unusual or significant risk, apparent from HFA's due diligence will be recommended to an advisory client.

Clients may impose restrictions on investing in certain securities or types of securities.

HFA discloses to all clients that investing in securities involves risk of loss that clients should be prepared to bear.

9. Disciplinary Information

Harvest Financial Advisors and its principal employees (licensed or non-licensed) have no legal or disciplinary events that are material to a client's or prospective client's evaluation of the firm, the advisory business or the integrity of client asset management.

These events would include:

- a) A criminal or civil action in a domestic, foreign or military court of competent jurisdiction.
- b) An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.
- c) A self-regulatory organization (SRO) proceeding.

10. Other Financial Industry Activities and Affiliations

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 of HFA.

Mr. Henn became licensed as an independent insurance agent in February of 2010. Clients of HFA may purchase insurance products from Mr. Henn if they so choose. Mr. Henn may sell insurance products from a variety of product sponsors, and as such Mr. Henn can affect transactions in insurance products and earn commissions for these activities from those various sponsors. Clients are informed that they are under no obligation to transact insurance business through Mr. Henn, in his capacity as a licensed insurance agent.

Any commissions earned from insurance sales are paid directly to Mr. Henn from the insurance product sponsors.

11. Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Harvest Financial Advisors, LLC has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, restriction on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons of HFA must acknowledge the terms of the Code of Ethics annually or as amended.

Harvest Financial Advisors, LLC anticipates that, in appropriate circumstances with client's investment objectives, it may cause accounts over which HFA has management authority to affect, and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which HFA, its affiliates and/or clients directly or indirectly, have a position of interest. HFA's employees and persons associated with HFA are required to follow HFA's Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of HFA and its affiliates may trade for their own accounts in securities which are recommended to and/or purchase for HFA's clients.

Harvest Financial Advisors, LLC's clients or prospective clients may request a copy of the firm's Code of Ethics by contacting Mr. Marc Henn, at the principal office of the firm.

It is HFA's policy that the firm will not affect any principal or agency cross securities transactions for client accounts. HFA will also not cross trades between client accounts. Principal transactions are generally defined as transactions where an adviser, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated hedge fund and another client account. An agency cross transaction is defined as a transaction where a person acts as an investment adviser in relation to a transaction in which the investment adviser, or any person controlled by or under common control with the investment adviser, acts as broker for both the advisory client and for another person on the other side of the transaction. Agency cross transactions may arise where an adviser is dually registered as a broker-dealer or has an affiliated broker-dealer. HFA is not registered as a broker-dealer nor does it have an affiliated broker-dealer.

12. Brokerage Practices

HFA will suggest custodians to clients. HFA generally suggests that clients open a segregated investment account with Charles Schwab and Co. HFA understands that it has a fiduciary responsibility to obtain the best execution possible for client transactions. Charles Schwab has designated a team of professionals to the Advisor to help ensure 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 periods on mutual funds.

Clients may be referred to various custodians; however they are under no obligation or requirement to use any recommendation as the custodian.

HFA refers clients to custodians that it believes to be best suited to client need and those to whom it feels provides best executions for various services. HFA may obtain pricing tools such as software used to conduct technological links with Schwab or other custodians for trading and research for no fees. The receipt of any services to HFA from a custodial party may create a conflict of interest, however these services are standard industry procedure in the custodial relationship and are not material to the choice of the broker-dealer and Mr. Henn has conducted in depth due diligence into the broker-dealers that he may suggest to an advisory client.

There are no soft dollar arrangement between HFA and any custodians. Any access to trading and research data will be used for the benefit of all client accounts. Services provided to HFA are those most often provided to Advisors using the recommended custodians and are not individually negotiated for HFA. HFA may place block trades for clients. Clients participating in any aggregated transactions will receive an average share price and transaction costs will be shared equally and on a pro-rata basis.

HFA will not receive 12b-1 fees or compensate any solicitors.

These practices do not create a conflict of interest with the advisory practice of HFA.

13. Review of Accounts

All client accounts are reviewed on a regular basis to ensure 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 ensure that the current asset allocation, risk profile and other parameters are still appropriate for the client. The securities in client accounts along with the economic, 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 and/or Mr. Bruce Mason is responsible for overall economic and investment analysis including all purchases and sell decisions for securities. Mr. Henn and/or Mr. Mason is the client representative and as such, is responsible for monitoring accounts to ensure all pre-agreed parameters are adhered to.

Clients will receive from the selected custodian a trade confirmation for each security that is purchased or sold in their account. Most custodians send a monthly statement to each client when the account has activity in it, other than money market fund interest paid. If any account is inactive, statements are often sent on a quarterly basis. The frequency of review and reporting for client accounts will vary, depending on the custodian chosen. All details of the schedule for custodian/client relationships will be made in the disclosure documents provided to the clients upon opening the custodial account.

In addition to any custodial reports, a quarterly report will be prepared by Harvest Financial Advisors, LLC, which will include a complete list of securities held in the account. If Charles Schwab is chosen as the custodian, they will provide for each client, with a taxable account, a Form 1099 Composite after the close of the calendar year. Other chosen custodians will disclose the types of additional reports that will be delivered to or will be available to clients, in the disclosure documents delivered at the time the custodial account is opened. Mr. Henn and Mr. Mason may also provide commentary to clients through newsletters or e-mails.

14. Client Referrals and Other Compensation

HFA receives no compensation for client referrals. It pays no individual or entities for client referrals. HFA has no soft dollar agreements. Any software, data, analysis or research are at no cost to the client and are not soft dollar compensated. Any material received by HFA is used for the benefit of all client accounts.

15. Custody

Clients will receive quarterly statements from HFA, as well as the chosen custodian that holds and maintains the client's investment assets. HFA urges clients to carefully review such statements and compare such official custodial records to the account statements provided by HFA. HFA statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

HFA has no access to any client funds or securities.

16. Investment Discretion

HFA may receive discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. It is the practice of HFA to obtain from the client a limited power of attorney to act with discretion over the client accounts. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account. Custodians will also receive the client's limited power of attorney.

When selecting securities and determining amounts, HFA observes the investment policies, limitations and restrictions of the client for whom it advises.

Investment guidelines and restrictions must be provided to HFA in writing.

17. Voting Client Securities

HFA does have authority to vote proxies on behalf of advisory clients, if the client so requests. Clients may obtain a copy of HFA's complete proxy voting policies and procedures upon request. Clients may also obtain information from HFA about how HFA voted any proxies on behalf of their accounts. HFA uses the Broadridge ProxyEdge system to record and archive all proxy voting information.

18. Financial Information

HFA does not require any prepayment of more than \$1200 in fees per client, six months or more in advance.

Unaudited financials are kept by Harvest Financial Advisors, LLC.

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

Additional Information

Form ADV Part 2B, Brochure Supplements for Marc Henn, p. 11, Paul Burgdorf, p. 13, and Bruce Mason, p. 15.

FORM ADV PART 2B

BROCHURE SUPPLEMENT

Marc Henn

CRD #2120816

Harvest Financial Advisors, LLC

8897 Cincinnati-Dayton Road

West Chester, OH 45069

513-779-3030

March 5, 2015

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Additional information about Marc Henn is available on the SEC website at www.adviserinfo.sec.gov.

1. Educational Background and Business Experience

Marc Henn

Born: 1968

Education

Purdue University, Bachelor of Science in Economics

1990

Certified Financial Planner, Certified Financial Planner Board of Standards

1996

Business Background

Harvest Financial Advisors, LLC, President and Chief Compliance Officer

1/2008 – Present

Haberer Registered Investment Advisor, Inc., Sr. Vice President

5/2002 – 1/2008

Harvest Financial Management, LLC, President

1/2002 – 5/2002

Hengehold Capital Management, LLC, Vice President

7/1995 – 1/2002

2. Disciplinary Information

Mr. Henn has never:

- Been the subject of a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.
- Been the subject of an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.
- Been the subject of a self-regulatory organization (SRO) proceeding.

3. Other Business Activities

Mr. Henn has no outside business activities.

4. Additional Compensation

Mr. Henn is licensed as an insurance agent since February of 2010. He may receive compensation for the sale of insurance products. That compensation is separate and apart from his advisory business. Advisory clients of Harvest are under no obligation to purchase insurance products from Mr. Henn. Mr. Henn receives no additional securities related compensation, commission or other economic benefit from third parties or outside business activities.

5. Supervision

Mr. Henn is self-supervising, and is assisted in supervisory activities by Mr. Paul Burgdorf. Mr. Henn is required to be properly licensed and adhere to the Policy and Procedures directives in place at Harvest Financial Advisors, LLC. Mr. Henn serves as the President and CCO of Harvest Financial Advisors, LLC

Mr. Henn may be contacted at the address, phone and e-mail addresses listed on the Cover Page of this brochure. Mr. Henn has no disciplinary issues that have been reported to any State Securities Agency, the United States Securities and Exchange Commission or the Financial Industry Regulatory Authority. Neither he nor Harvest Financial Advisors, LLC have any unsettled current or pending actions, civil or criminal or administrative with domestic or foreign courts, or self-regulatory authorities.

Harvest requires that any person employed by Harvest and providing investment advice to clients must:

1. Be licensed as a Licensed Investment Adviser Representative in the appropriate jurisdictions
2. Have a minimum of a college degree
3. Have a minimum of five years diversified financial and investment experience

FORM ADV PART 2B

BROCHURE SUPPLEMENT

Paul Burgdorf

CRD #5868892

Harvest Financial Advisors, LLC

8897 Cincinnati-Dayton Road

West Chester, OH 45069

513-779-3030

March 5, 2015

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Additional information about Paul Burgdorf is available on the SEC website at www.adviserinfo.sec.gov.

1. Educational Background and Business Experience

Paul Burgdorf

Born: 1968

Education

Xavier University, Master of Business Administration

1999

Western Kentucky University, Bachelor of Science

1991

Vincennes University, Associate of Science

1989

FINRA Series 65 Qualification Examination

9/2010

Business Background

Harvest Financial Advisors, LLC, Vice President

2/2009-Present

Ipsos North America, Director

2003-2009

Voice of One, President

2001-2003

Procter & Gamble, Principal Researcher

1992-2001

2. Disciplinary Information

Mr. Burgdorf has never:

- Been the subject of a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.

- Been the subject of an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.
- Been the subject of a self-regulatory organization (SRO) proceeding.

3. Other Business Activities

Mr. Burgdorf has no outside business activities.

4. Additional Compensation

Mr. Burgdorf receives no additional securities related compensation, commission or other economic benefit from third parties or outside business activities.

5. Supervision

Mr. Burgdorf is supervised by Marc Henn, President and Chief Compliance Officer of Harvest Financial Advisors, LLC. Mr. Burgdorf is required to be properly licensed and adhere to the Policy and Procedures directives in place at Harvest Financial Advisors, LLC.

FORM ADV PART 2B

BROCHURE SUPPLEMENT

Bruce Mason

CRD #4525261

Harvest Financial Advisors, LLC

8897 Cincinnati-Dayton Road

West Chester, OH 45069

513-779-3030

March 5, 2015

This brochure supplement provides information about Bruce Mason that supplements the Harvest Financial Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Marc Henn, if you did not receive Harvest Financial Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Bruce Mason is available on the SEC website at www.adviserinfo.sec.gov.

1. Educational Background and Business Experience

Bruce Mason

Born: 1971

Education

University of Cincinnati, Master of Business Administration

2001

Michigan State University, Bachelor of Arts in Economics

1993

FINRA Series 65 Qualification Examination

4/2008

Business Background

Harvest Financial Advisors, LLC, Vice President

6/2008-Present

Haberer Registered Investment Advisor, Inc., Vice President

1996-2008

2. Disciplinary Information

Mr. Mason has never:

- Been the subject of a criminal or civil action in a domestic, foreign or military court of competent jurisdiction.
- Been the subject of an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.
- Been the subject of a self-regulatory organization (SRO) proceeding.

3. Other Business Activities

Mr. Mason has no outside business activities. His only business is his activity as Vice President of Harvest Financial Advisors, LLC.

4. Additional Compensation

Mr. Mason receives no compensation or other economic benefit from third parties or outside business activities.

5. Supervision

Mr. Mason is supervised by Marc Henn, President and Chief Compliance Officer of Harvest Financial Advisors, LLC. Mr. Mason is required to be properly licensed and adhere to the Policy and Procedures directives in place at Harvest Financial Advisors, LLC.

PRIVACY DISCLOSURE DOCUMENT

Client privacy is a top priority at Harvest Financial Advisors

The relationship between Harvest Financial Advisors and each client is vitally important. We strive to maintain your trust and we commit to protect your personal information. We do not disclose your personal information to anyone unless required by law, at your direction, or when necessary to provide you with our services. We never rent or sell your personal information to anyone.

Information Collection

Harvest Financial Advisors receives and maintains non-public personal information about clients during the normal course of business from the following sources so that we can better provide advisory services:

- From you, on account applications or other forms (paper & electronic), through transactions, correspondence and other communications (i.e., your name, address, phone number, email address, social security number, date of birth, and financial information).

Information Sharing

In order for us to provide investment advisory services to clients, it is sometimes necessary for us to disclose certain private client information to approved third party vendors (i.e., custodians, regulators, money managers, archiving firms, insurance companies, and accountants). This information may include date of birth, social security number, and other identifying information. Harvest has privacy agreements in place with all vendors who might receive this information in the servicing of your account.

Information Safeguarding

To fulfill our privacy commitment at Harvest Financial Advisors, we have instituted firm-wide practices to safeguard the information that we maintain about you. These include:

- Adopting procedures that put in place physical, electronic and other safeguards to keep your personal information safe.
- Limiting access to personal information to those employees who need it to perform their duties.
- Requiring third party vendors who perform services for us to keep your information confidential.
- Protecting information of our former clients to the same extent as our current clients.

At Harvest Financial Advisors, we value your privacy. If you have any questions, please contact us at (513) 779-3030.