

HARVEST FINANCIAL GROUP, LLC

FIRM BROCHURE (ADV PART 2A)

JUNE 20, 2019

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This brochure provides information about the qualifications and business practices of Harvest Financial Group, LLC. If you have any questions about the contents of this brochure, please contact us at (804) 788-41003. 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.

Harvest Financial Group, LLC is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training. The written communications of an Adviser provide you with information for your use in determining whether to hire or retain the Adviser.

Additional information about Harvest Financial Group, LLC is available on the SEC's website www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for the Adviser is 149503.

2. MATERIAL CHANGES

Harvest Financial Group is required to advise you of any material changes to our Firm Brochure (“Brochure”) from our last annual update of, identify those changes on the cover page of our Brochure or on the page immediately following the cover page, or in a separate communication accompanying our Brochure. We must state clearly that we are discussing only material changes since the last annual update of our Brochure, and we must provide the date of the last annual update of our Brochure. (The firm’s last annual update to this ADV Part 2 occurred on March 1, 2019.)

Please be advised that we do not have to provide this information to a client or prospective client who has received a previous version of our brochure.

“Material” as used herein means:

“To qualify a requirement for the furnishing of information as to any subject, limits the information required to those matters as to which an average prudent investor ought reasonably to be informed before buying or selling any security of the particular company [17 CFR § 270.8b-2](#).”

We have the following material changes to report:

Item 4. We have begun the process to registered with the states of Virginia and California. Once registered with those states we will withdraw our registration with the U.S. Securities and Exchange Commission.

Item 9. Our owner was the subject of an order from the Virginia State Corporation’s Bureau of Insurance. Please see Item 9 for additional details.

Additionally, keeping in line with **Harvest Financial Group’s** desire to be transparent in all client and non-client related matters we believe that prudence takes precedent with regard to the disclosure of matters that are considered of a non-material nature. With that in mind, **Harvest Financial Group** does disclose the following civil litigation action which commenced on April 21, 2017:

1. [The Community Fire Company vs. Michael Johnson et al.](#) – Case No.: CL17000117-00, <http://www.courts.state.va.us/courts/circuit/northampton/home.html>

If you have any questions, **Harvest Financial Group’s** Chief Compliance Officer, Kyle T. Mills, is available at your disposal to address any questions or concerns that you may have.

Full brochure available

This brochure is available:

1. By sending a request to kyle@harvestfg.com
2. By calling [\(804\) 788-4100](tel:8047884100) and requesting a copy.
3. By sending a request to 9003 Quioccasin Rd. Richmond, VA 23229.

The Broker Check link is www.finra.org/brokercheck; the IAPD link is www.adviserinfo.sec.gov.

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4. ADVISORY BUSINESS

A. OWNERSHIP/ADVISER HISTORY

Harvest Financial Group, LLC (“Harvest”) is a Virginia limited liability company. Harvest has been conducting advisory services since February 2009 when it was registered as an investment adviser in the State of Virginia. Subsequently Harvest became registered with the Securities and Exchange Commission in July 2014. Harvest is in the process of registering with the states of Virginia and California. Once registered with those states, Harvest will withdraw its registration with the Securities and Exchange Commission. Harvest is owned and managed by Kyle Mills.

B. ADVISORY SERVICES OFFERED

Before Harvest enters into an Adviser-Client relationship, Harvest may offer a complimentary general consultation to discuss services available, give a prospective client time to review services desired, and determine whether a relationship might benefit the client. Investment advisory services begin only after Harvest and the client formalize the relationship with a properly executed Client Agreement. Harvest offers the following services:

i. FINANCIAL PLANNING SERVICES

Financial planning services may include consultations and/or written financial plans, which analyze a client's financial situation and makes appropriate recommendations for strategies and methods of implementation of the strategies. Depending on client needs and desires, Harvest's initial information gathering may include the client's:

- Personal situation including age, family members, beneficiaries, etc.
- Risk Tolerance
- Goals
- Current financial situation and concerns
- Documents that apply to their financial situation, such as Wills, Advance Medical Directive/Living Will, Trusts, Powers of Attorney etc.

Again, mindful of the client's personal situation and needs, Harvest may utilize that information to provide:

- An analysis of the client's financial strengths and weaknesses
- Retirement funding analysis based on either capital preservation (retiring without using the client's principal) or life needs (retirement funding based on what the client will actually spend in retirement)
- Planning to finance education
- Advising on potential insurance needs
- Estate planning
- Asset allocation
- Tax advising
- Active investment management

ii. PORTFOLIO MANAGEMENT SERVICES

Portfolio management services involve assisting with the ongoing management of investment accounts taking into account individual investment preferences and risk tolerance considering the overall investment climate.

Harvest may first conduct a complimentary initial consultation. Harvest can then be engaged to provide investment management services. The scope of the engagement will be described in a signed written Investment Management Agreement.

Harvest provides several investment strategies that include but are not limited to the following:

Harvest Low Volatility Income Portfolio: Low volatility income-oriented portfolio composed of high-yield corporate and floating rate mutual funds. Designed to realize returns that are meaningfully higher than money market instruments, while keeping volatility and drawdown of principal to a low-risk tolerance through the implementation of a disciplined and tactically driven quantitative allocation strategy.

Harvest Moderate Growth and Income Portfolio: This portfolio has a mandate to focus on a broad range of higher-generating income securities such as high-yield corporate bonds, emerging market debt, preferred securities and convertible securities. The portfolio is designed for investors who desire high income with the potential for modest capital appreciation and have a slightly higher risk tolerance. Risk and volatility are mitigated through the implementation of a disciplined and tactically driven quantitative allocation strategy.

Harvest Growth Portfolio: This portfolio places primary emphasis on the potential for capital appreciation and secondary emphasis on income. The portfolio will diversify across a broad range of equity classes, including but not limited to large cap, small cap, international small cap, and REITs. As with all our strategies, risk and volatility are mitigated through the implementation of a disciplined and tactically driven quantitative allocation strategy.

iii. SUB-ADVISOR SERVICES

Harvest utilizes a multi-step investment philosophy that blends its own investment principles and research with sub-advisors that have been vetted using a thorough due diligence process.

Harvest's basic investment philosophy is to mitigate risk and volatility through disciplined investment selection. To assist with investment selections, Harvest utilizes tactical buy and sell signals and other technical data from specially selected third-party investment advisers. Prior to using a third-party adviser's signals, Harvest review the third-party investment adviser's investment philosophy, history and expenses to ensure they coincide with Harvest's basic investment philosophy.

Using this approach Harvest has create three portfolios: Harvest Low Volatility Income Portfolio, Harvest Moderate Growth and Income Portfolio, and Harvest Growth Portfolio. These portfolios are described above in this Item under portfolio management services.

Harvest acts as a money manager for unaffiliated third-party investment advisers. under this arrangement, the unaffiliated investment adviser will act as a client's Primary Adviser. Pursuant to the Sub-advisor Agreement, the Primary Adviser will engage Harvest to manage on behalf of

the Primary Adviser specific accounts identified by the Primary Adviser and accepted by Harvest (each a Sub-advisory Account) according to the Program to be specified by Primary Adviser for each such Sub-advisory account.

The assets of each Sub-advisory Account will be held by the Custodian, which will be Fidelity or another qualified custodian acceptable to Harvest.

Pursuant to the terms of the Sub-adviser Agreement, the Primary Adviser appoints Harvest as investment manager to manage each Sub-advisory account on a discretionary basis. Harvest agrees to manage each Sub-advisory Account on a discretionary basis. Harvest agrees to manage each Sub-advisory Account according to the Program specified by the Primary Adviser and according to the terms of the Sub-advisory Agreement and this brochure. The Primary Adviser delegates and grants to Harvest the power and authority, in the Harvest's discretion, to buy, sell, or otherwise effect transactions for each Sub-advisory Account, in the accountholder's name and for the accountholder's account. Pursuant to this power and authority, Harvest may, without prior consultation with the Primary Adviser or the accountholder, purchase, sell, redeem, exchange, or otherwise effect transactions, for cash or on margin, in stocks, bonds, mutual funds, and other securities (and contracts relating to the same) on behalf of the Sub-advisory Account and accountholder, and give instructions in the furtherance of its power and authority to broker-dealers executing orders for the account (each a Broker) and to the Custodian.

Primary Advisers Responsibilities

The Primary Adviser will: (i) conduct initial and regular subsequent meetings with each accountholder regarding the Sub-advisory Account; (ii) assist each accountholder in initially determining and subsequently updating the Suitability Information for the Sub-advisory Account; (iii) advise the accountholder with respect to Harvest's investment management services, including without limitation the suitability of the Sub-advisory Account, based on the initial Suitability Information, and as Primary Adviser becomes aware of changes in the Suitability Information from time to time; (iv) answer accountholder inquiries, questions, or requests for information, and perform all accountholder or Account support services; (v) notify in writing each accountholder at least quarterly to contact Primary Adviser or Harvest if there have been any changes in the Suitability Information; and (vi) contact each accountholder at least annually to determine whether there have been any changes in the Suitability Information.

Harvest is not required to verify any information, documentation, specification, or notification obtained from the Primary Adviser or the accountholder (or from other third parties acting on behalf of or for the accountholder or a Sub-advisory Account), and Harvest is expressly authorized to rely upon the accuracy and completeness thereof. Harvest does not have any obligation to supervise or monitor the Primary Adviser or performance of the Primary Advisers obligations to or with respect to the accountholder or any Sub-advisory Account or other accounts owned by the accountholder.

iv. RECOMMENDATION OF THIRD-PARTY ADVISORS

Harvest may recommend the services of a third-party investment adviser ("Third-Party Adviser"). The recommendation will depend on the client's circumstances, goals and objectives,

strategy desired, account size, risk tolerance, or other factors. Harvest works with each client to determine which Third Party Adviser may be appropriate. Clients are never obligated to use a recommended Third-Party Adviser.

Harvest reviews Third-Party Advisers prior to making a recommendation to the client. Harvest considers the following factors during its review: fees, reputation, performance, financial strength, management, price, reporting capabilities, client's financial situation, client's goals, client's needs, and client's investment objectives. After the review Harvest presents the client with one or more recommendations.

If the client wishes to proceed with the recommendation, Harvest enters into either a co-advisor relationship or solicitor arrangement with the recommended Third-Party Adviser. Under these arrangements, the Third-Party Adviser is responsible for portfolio management, best execution, portfolio reporting, trading, trade error resolution, and custodian reconciliations. While Harvest maintains its relationship with the client by monitoring the status of the client's accounts with the Third-Party Adviser, make recommendations about the Third-Party Adviser, usually meeting with the client either in person or by telephone on an annual basis annually and acting as the client's primary financial adviser. All questions regarding the Third-Party Adviser's services and performance will be directed to Harvest.

Because the compensation Harvest receives under these arrangements may differ depending on the agreement with each third-party adviser, Harvest may have an incentive to recommend one Third Party Adviser over another if the compensation arrangements are more favorable. Also, because the Third-Party Adviser may pay Harvest a portion of their fee, the fee paid is not negotiable, under most circumstances.

Clients who are referred to Third Party Advisers will receive full disclosure, including services rendered and fee schedules, at the time of the referral, by delivery of a copy of the relevant Third-Party Adviser's Form ADV Part 2A or equivalent disclosure document before receiving investment advisory services from the third-party adviser.

In addition, if the investment program recommended to a client is a wrap fee program the client will receive the Appendix 1 or equivalent wrap fee brochure provided by the sponsor of the program. Harvest provides to each client all appropriate disclosure statements, including disclosure of solicitation fees paid to Harvest and its advisory associates.

Harvest will not refer a client to a Third-Party Adviser unless it is registered or exempt from registration as an investment adviser in the client's state of residence.

C. TAILORED SERVICES

Harvest will tailor its advisory services to its client's individual needs based on meetings, conversations and completion of a client profile (as applicable). If clients wish to impose certain restrictions on investing in certain securities or types of securities, the Advisor will address those restrictions with the client to have a clear understanding of the client's requirements.

D. WRAP PROGRAM

Harvest does not sponsor or participate in a wrap program. This section is not applicable.

E. CLIENT ASSETS MANAGED

As of December 20, 2018, Harvest manages \$75,744,220 in discretionary assets and \$1,582,657 in non-discretionary assets.

5. FEES AND COMPENSATION

A. FINANCIAL PLANNING SERVICES

Harvest's Financial Planning Services are offered on a fixed or hourly fee basis.

Fixed fees are charged with Harvest produces a written financial plan. The fee ranges from \$400 to \$2,000, depending on the complexity of a client's financial situation, time for researching, data gathering, and preparation of the plan. The fixed fee is negotiable. Half the fee is due in advance, the rest upon presentation of the plan. If a client cancels, any prepaid fees will be refunded on a pro-rated basis.

The negotiable hourly fee is up to \$200 and is paid after the consultation.

B. PORTFOLIO MANAGEMENT SERVICES

Fees for portfolio management services will be a percentage of the assets under management. The fee will be calculated, accrued and due quarterly in advance based upon an annualized rate that ranges from .50% to 2.50% and is negotiable based on the size of the client's account.

The pro-rated first quarter's management fee will be calculated on the Account's initial value as reported by its custodian. Thereafter, the periodic fee will be based upon the beginning of each quarter's Account balance as reported by the client's custodian. Cash balances and investments in money market funds, demand deposit accounts, and certificates of deposit at banks or brokerage firms are covered by the Account and are included in the fee calculations.

Fees will not be based upon a share of capital gains or capital appreciation of the funds or of any portion of the funds under advisory contract. Fees for services to be performed will not be collected six or more months in advance.

Harvest's fees are separate and distinct from any fees or expenses incurred from the implementation of the financial plan. These fees and expenses may include brokerage commissions, transaction fees, and other related costs and expenses. Additionally, clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, as disclosed in a fund's prospectus, which are separate and distinct from the firm's fee.

C. SUB-ADVISORY PORTFOLIO MANAGEMENT SERVICES

Fees for acting as a money manager will be a percentage of the assets under management. The fee will be calculated, accrued and due quarterly in advance based upon an annualized rate of 1.00%. Harvest's fee is negotiable and separate from the Primary Advisor's fee. The total fee

will be disclosed to the client in the investment management agreement. At no time will the combined fee be more than 3.00%.

The client will be asked to authorize Harvest with the ability to deduct its fee and the Primary Advisor's fee directly from the client's account. Please see Item 15 for a description of Harvest's fee withdrawal procedures.

Harvest's fees are exclusive of Primary Advisor's fee, brokerage commissions, transaction fees, and other related costs and expenses that are incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus and are separate and distinct from the firm's fee. These charges, fees and commissions are exclusive of and in addition to our fee and we will not receive any portion of these commissions, fees, or costs.

Fees will not be based upon a share of capital gains or capital appreciation of the funds or any portion of the funds under advisory contract. Fees for services to be performed will not be collected more than six months in advance.

D. RECOMMENDATION OF THIRD-PARTY ADVISORS

As stated in Item 4.B.iii. (See Above), Harvest will either be a Co-Adviser or solicitor of the recommended Third-Party Adviser. The fees associated with each service are as follows:

Co-Adviser Relationship

When Harvest is a Co-Adviser, it charges a fee based upon an annual percentage of the assets under management as reported by the Third-Party Adviser. The annual fee is between .50% and 2.00%. The fee is negotiable based on the size of the account. The client will be asked to authorize the Third-Party Adviser with the ability to withdraw Harvest's fee. When the fee is collected (quarterly or monthly, in advance or in arrears) will vary with each Third-Party Adviser. These details will be disclosed in the Third-Party Adviser's ADV Part 2A that is given to the client upon solicitation.

Solicitor Relationship

When Harvest is a solicitor of the recommended Third-Party Adviser it does not charge a separate fee for the Recommendation and Monitoring of Third-Party Investment Adviser Services. Instead, Harvest enters into an agreement with the selected Third-Party Adviser and shares in a portion of the Third-Party Adviser's management fee that is charged to the client. Harvest's portion of the fee typically ranges from .50% to 2.00%. The exact fee withdrawn and when it is withdrawn (quarterly or monthly, in advance or in arrears) will vary with each Third-Party Adviser. These details will be disclosed in the Third-Party Adviser's ADV Part 2A and the Third Party Adviser's Solicitor Disclosure Document; both documents will be given to the client upon solicitation.

Harvest's fee and the Third-Party Advisers fee will not exceed the 3% industry average.

By receiving a portion of the Third-Party Advisor's management fee, this creates a conflict of interest for Harvest. The sharing of the management fees creates a financial incentive to recommend Third Party Advisers that would pay Harvest a higher percentage of their fee. Harvest attempts to mitigate the conflict of interest to best of its ability by placing the client's interest a head of its own, through its fiduciary duty and by following its Code of Ethics that establishes ideals for ethical conduct.

E. TERMINATION OF SERVICES

A client may terminate any services for any reason within the first five (5) business days after signing the contract and receive a 100% refund of any fees paid without any cost or penalty. Thereafter, financial planning and investment management agreements may be terminated by giving ten (10) days written notice. The client must provide written notice to receive a prorated refund of unearned fees. Upon receipt of the written termination notice, fees will be prorated based on the date Harvest receives the written termination notice. The prorated refund will be deposited directly into the client's account if allowed by the custodian. Otherwise, Harvest will issue a check to the client's address of record. The written notice of termination must be sent to Harvest Financial Group, LLC, 9003 Quioccasin Road #200, Richmond, VA 23229.

F. OTHER SECURITIES COMPENSATION

We do not receive additional securities compensation or other investment products.

ADDITIONAL DISCLOSURES

NOTE: Lower fees for comparable services may be available from other sources, and clients may terminate at any time and for any reason.

Conflicts of Interest Disclosure

Pursuant to California Code of Regulations Section 260.238(k), in this Part 2, Harvest, its representatives and employees have disclosed all material conflicts of interests that could reasonably be expected to impair the rendering of unbiased and objective advice.

Conflicts of Interest Disclosure

Please note that a conflict of interest exists between Harvest, Harvest's owner, Mr. Mills, and you, the client. You are under no obligation to act on the firm's financial planning recommendations. Should you choose to act on any of the firm's recommendations, you are not obligated to implement the financial plan through any of firm's other investment advisory services. Moreover, you may act on the firm's recommendations by placing securities transactions with any brokerage firm.

Harvest's fees may be negotiated based on the following factors:

- Larger accounts may incur lower fees as a percent of assets
- Clients with more complex family and personal situations (and therefore more complex financial planning needs) may incur higher fees

- Clients with more individual investment instruments or more complex and unique investments may incur higher fees
- Clients who prefer less personal interaction may incur lower fees
- Clients who desire fewer services may incur lower fees.

6. PERFORMANCE-BASED FEES AND SIDE BY SIDE MANAGEMENT

Harvest does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client) or perform side-by-side management. Therefore, this section is not applicable.

7. TYPES OF CLIENTS

Harvest offers its services to individuals, pension and profit-sharing plans, trusts, estates, or charitable organizations, corporations or business entities. Harvest does not require a minimum account size to become a client.

8. METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

A. METHODS OF ANALYSIS AND INVESTMENT STRATEGIES AND THEIR RISKS

With respect to the firm's financial planning services, it uses an individualized asset allocation method for each client. When deciding on the asset allocation for a client, the firm takes into account the client's risk tolerance, goals, investment objectives and other data gathered during the client meetings. Asset Allocation is an investment strategy that aims to balance risk and reward by apportioning a portfolio's assets according to an individual's goals, risk tolerance and investment horizon among various asset classes. The asset classes typically include equities, fixed-income, and cash and equivalents. The risk associated with asset allocation is that each class has different levels of risk and return, so each will behave differently over time. Also, despite being diversified there is no guarantee that an account will grow.

Harvest uses charting analysis and technical analysis when selecting securities for client accounts.

Charting analysis is a method of evaluating securities by analyzing statistics generated by market activity, such as past prices and volume. Charting analysts do not attempt to measure a security's intrinsic value, but instead use charts and other tools to identify patterns that can suggest future activity.

Technical Analysis is a method of evaluating securities by analyzing statistics generated by market activity, such as past prices and volume. Technical analysts do not attempt to measure a security's intrinsic value, but instead use charts and other tools to identify patterns that can suggest future activity. The risk associated with technical analysis is that there is no broad consensus among technical traders on the best method of identifying future price movements.

To help develop its strategies and recommendations, Harvest uses the services of unaffiliated Third-Party Investment Advisers ("TPA"). Prior to engaging a TPA Harvest completes a thorough due diligence process that reviews, among other things, the TPAs regulatory history,

management stability, and investment results. In addition to the due diligence conducted on the TPA itself, Harvest reviews the investment and financial market information received from the TPA. Harvest uses its proprietary tools to analyze the TPAs' information to determine the proper TPA to use with each client. The TPA combination will be unique to clients. The risks associated with using TPAs is that their information may not always be accurate.

B. RECOMMENDED SECURITIES AND INVESTMENT RISKS

Harvest uses several types of securities in its clients' accounts. These securities may include, but are not limited to, the following: Bonds and other corporate debt instruments; Exchange Traded Funds; Mutual Funds such as Large Cap Growth, Large Cap Value, Mid Cap Growth, Mid Cap Value, Small Cap Growth, and Small Cap Value; Government Debt instruments including Treasury Bills and Municipal securities; Stocks; Preferred Stock; High Yield Debt; Domestic Fixed Income; Options (covered options only); Money Market Funds and Cash.

All investments bear different types and degrees of risk and **investing in securities involves risk of loss that clients should be prepared to bear**. While Harvest uses investment strategies that are designed to provide appropriate investment diversification, some investments have significantly greater risks than others. Obtaining higher rates of return on investments entails accepting higher levels of risk. Recommended investment strategies seek to balance risks and rewards to achieve investment objectives. A client's needs to ask questions about risks he/she does not understand. The firm would be pleased to discuss them.

Harvest strives to render its best judgment on behalf of its clients. Still, it cannot assure or guarantee clients that investments will be profitable or assure that no losses will occur in an investment portfolio. Past performance is an important consideration with respect to any investment or investment adviser but is not a reliable predictor of future performance. The firm continuously strives to provide outstanding long-term investment performance, but many economic and market variables beyond its control can affect the performance of an investment portfolio.

An investment could lose money over short or even long periods. A client should expect his/her account value and returns to fluctuate within a wide range, like the fluctuations of the overall stock and bond markets. A client's account performance could be hurt by:

-) **Stock market risk:** The chance that stock prices overall will decline. Stock markets tend to move in cycles, with periods of rising stock prices and periods of falling stock prices.
-) **Interest rate risk:** The chance that bond prices overall will decline because of rising interest rates.
-) **Manager risk:** The chance that the proportions allocated to the various securities will cause the client's account to underperform relevant to benchmarks or other accounts with a similar investment objective.
-) **International investing risk:** Investing in the securities of non-U.S. companies involves special risks not typically associated with investing in U.S. companies. Foreign securities tend to be more volatile and less liquid than investments in U.S. securities, and may lose value

because of adverse political, social or economic developments overseas or due to changes in the exchange rates between foreign currencies and the U.S. dollar. In addition, foreign investments are subject to settlement practices, as well as regulatory and financial reporting standards, that differ from those of the U.S.

) **Liquidity risk:** One common risk associated with private placements and REITs is a relative lack of liquidity due to the highly customized nature of the investment. Moreover, the full extent of returns is often not realized until maturity. Because of this, these products tend to be more of a buy-and-hold investment decision rather than a means of getting in and out of a position with speed and efficiency.

) **Credit risk:** This is the risk that an issuer of a bond could suffer an adverse change in financial condition that results in a payment default, security downgrade, or inability to meet a financial obligation.

) **Inflation Risk:** This is the risk that inflation will undermine the performance of your investment and/or the future purchasing power of your assets.

) **Portfolio Concentration:** Accounts not diversified among a wide range of types of securities, countries or industry sectors may have more volatility and are considered to have more risk than accounts that are invested in a greater number of securities because changes in the value of a single security may have more of a significant effect, either negative or positive. Accordingly, portfolios are subject to more rapid changes in value than would be the case if client maintained a more diversified portfolio.

9. DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events within the past 10-years that would be material to your evaluation of the Adviser or the integrity of its management. Harvest's owner, Mr. Mills was the subject of an August 4, 2017 order from the Virginia State Corporations Commission's Insurance Bureau. Mr. Mills signed insurance contracts for another agent with a carrier with which the other agent was not appointed. Mr. Mills paid a \$5,000 fine and repaid commissions on any surrendered contracts. Additionally, Mr. Mills was named in a civil litigation on April 21, 2017 against a former investment adviser representative resulting in \$323,682 in monetary damages. Without the knowledge of Harvest or Mr. Mills, the investment adviser representative induced a client to invest in a loan program. Thereafter, Mr. Mills was added to the civil case under a controlling person theory.

10. OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

A. BROKER-DEALER AFFILIATIONS

Harvest is not affiliated with a broker-dealer.

B. FUTURES/COMMODITIES FIRM AFFILIATION

Harvest is not affiliated with a futures or commodities broker.

C. OTHER INDUSTRY AFFILIATIONS

Harvest's owner, Mr. Mills, is a licensed independent insurance agent. He may sell insurance products to the Harvest's clients. This causes a conflict of interest because he receives a commission for this service, which is separate from the fees outlined in Item 5 above. Harvest and Mr. Mills attempt to mitigate the conflict of interest to the best of their ability by placing the client's interests ahead of their own through their fiduciary duty. Also, it is Harvest's policy that recommended insurance products do not have to be purchased through Mr. Mills.

D. SELECTION AND MONITORING OF THIRD-PARTY INVESTMENT ADVISERS

As disclosed in Item 4.B.iii, Harvest may recommend the services of unaffiliated Third-Party Investment Advisers ("TPA") to assist in managing a client's account. Harvest will disclose the use and relationship with an unaffiliated TPA. Harvest and the TPA will have one of two types of relationships. As disclosed in Item 5.C, Harvest will either be a Co-Adviser with or a solicitor for the TPA. When Harvest is a Co-Advisor, it charges a separate management fee from the TPAs management fee. When Harvest is a solicitor, it receives a portion of the TPA's management fee. Please note that receiving a portion of the TPA's management fee creates a financial incentive to recommend a TPA that charges a higher management fee. Harvest attempts to mitigate this conflict of interest to the best of its ability by placing the client's interests ahead of our own through our fiduciary duty. Also, it is Harvest's policy that recommended TPAs do not have to engage through Harvest or any of its investment adviser representatives. When selecting other TPAs, Harvest will ensure that they are properly licensed and reported.

11. CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

A. DESCRIPTION

Harvest's Code of Ethics establishes ideals for ethical conduct upon fundamental principles of openness, integrity, honesty, and trust. Harvest will provide a copy of the Code of Ethics to any client or prospective client upon request.

Harvest's Code of Ethics covers all supervised persons and it describes our high standard of business conduct and fiduciary duty to clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. Mr. Mills acknowledges the terms of the Code of Ethics annually, or as amended.

B. MATERIAL INTEREST IN SECURITIES

Harvest does not have a material interest in any securities.

C. INVESTING IN AND RECOMMENDING THE SAME SECURITIES

On occasion, Harvest's owner, Mr. Mills, may buy or sell for his own investment accounts securities that are the same as, similar to, or different from those that he recommends to clients. Differences can arise due to variations in personal goals, investment horizons, risk tolerance, and

the timing of purchases and sales. His ability to buy and sell securities for his own accounts and also to recommend securities to clients that are the same as, similar to, or different from those he buys and sells for his own accounts is a conflict of interest. Harvest's policy is to mitigate the conflict of interest to the best of its ability through the enactment of its Code of Ethics, trading policies and procedures, and its fiduciary responsibilities. The trading policies include disclosing to a client that the related person owns the same security, attempting to place the client's trade ahead of all proprietary trades, and prohibiting of trading against a client's investment. Harvest is aware of its fiduciary duty to its clients and the prohibitions against the use of any insider information. Records of individual trading activities will be kept on the premises and are available to regulators to review on the premises.

12. BROKERAGE PRACTICES

A. RECOMMENDATION CRITERIA

Harvest recommends the use of Fidelity Investments ("Fidelity") and TD Ameritrade, Inc. ("TD Ameritrade"), which are independent and unaffiliated SEC-registered broker-dealers. Fidelity and TD Ameritrade offer to independent investment Advisors services which include custody of securities, trade execution, clearance and settlement of transactions.

Some of the primary considerations in determining reasonableness of commissions are: rates charged by other brokers that provide clearing or custody services for registered investment advisers; reputation and financial strength; breadth and depth of available products, with an important factor being the broker's no-transaction-fee mutual fund universe; accuracy with which transactions are processed; and, customer service responsiveness. Harvest periodically evaluates the foregoing factors, and while it may conclude based on its review that commission rates paid by clients are reasonable, lower commissions may be available from other brokers or in conjunction with retail (non-advisory) accounts, and certain mutual funds that carry a transaction fee may be available on a no-transaction-fee basis from other brokers or directly from the fund company.

i. RESEARCH AND SOFT DOLLARS

"Soft dollars" are defined as a form of payment investment firms can use to pay for goods and services such as news subscriptions or research. When an investment firm gives its business to a particular brokerage firm, the brokerage firm in return can agree to use some of its revenue to pay for these types of services. Harvest does not receive some soft dollar benefits from Fidelity.

ii. BROKERAGE FOR CLIENT REFERRALS

Harvest does not receive client referrals or any other incentive from any broker-dealer or custodian.

iii. DIRECTED BROKERAGE

Some clients may direct the firm to use a specific broker-dealer to execute securities transactions for their accounts. When so directed, Harvest may not be able to effectively achieve best execution on clients' transactions.

B. TRADE AGGREGATION

Harvest may aggregate orders with respect to the same security purchased for different clients. When orders are aggregated, each participating account receives the average share price for the transaction and bears a proportionate share of all transaction costs and based upon each account's participation in the transaction. Clients participating in block trading may include proprietary or related accounts. Such accounts are treated as client accounts and are neither given preferential nor inferior treatment versus other client accounts. Allocations of orders among client accounts must be made in a fair and equitable manner.

13. REVIEW OF ACCOUNTS

A. PERIODIC REVIEWS

Kyle Mills, Harvest's owner, reviews managed accounts monthly and financial plans annually.

B. OTHER REVIEWS

Additional reviews may be conducted periodically depending on market conditions, economic or political events, or by changes in a client's financial situation (such as retirement, termination of employment, physical move or inheritance).

C. REPORTS

Financial planning clients may receive a written report in the form of a financial plan. Portfolio Management client receive at least quarterly statements from their account's custodian.

14. CLIENT REFERRALS AND OTHER COMPENSATION

A. OTHER COMPENSATION

Harvest does not receive any additional compensation for providing investment advice.

B. CLIENT REFERRALS

Harvest may enter into an agreement with other financial services firms or individuals pursuant to which we will pay a portion of our management fee (Item 5.B) to the financial services firms or individual's solicitation and referral services. In turn, the financial services firms would share a portion of the fees with its investment adviser representatives. Clients obtained through the use of a solicitor or referral service will not pay a different fee (higher or lower) than the fee the client would have been charged if the clients had been obtained without their services.

Harvest is aware of the special consideration promulgated pursuant to the Solicitor's Rule 206(4)-3 of the Investment advisers Act of 1940, and any comparable state regulations. As such, appropriate disclosures shall be made to our clients, all required written records will be maintained, and all applicable laws and regulations will be observed. A Solicitor's Disclosure Document will be provided to each client by the investment adviser representative, as required under the Rule, and we will retain the client's signed acknowledgement of receiving our Form ADV Part 2A and the Solicitors Disclosure Document.

15. CUSTODY

All client funds, securities and accounts are held at third-party custodians. Harvest does not take possession of a client's funds, securities or accounts. However, portfolio management client will be asked to authorize Harvest with the ability to deduct its management fees directly from the client's account. This authorization will be to deduct our management fee only. This is considered a limited form of custody. When deducting the fee, we will send a billing statement (invoice) to the client and the client's custodian that indicates the fee to be withdrawn and how it was calculated from the account. The client's custodian will also send a quarterly account statement, indicating the amount of fees withdrawn from the client's account. Harvest urges clients to carefully review their statements and notify it of any discrepancies as soon as possible.

16. INVESTMENT DISCRETION

Harvest offers discretionary and non-discretionary investment management services. The discretionary investment management is granted when a client signs an investment management agreement. The investment management agreement contains a limited power of attorney that allows the firm to select the securities to be bought and sold and the amount of securities to be bought and sold in the client's account. It also allows the firm to place each such trade without the client's prior approval. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account, and any other investment policies, limitation or restrictions.

With non-discretionary management services, Harvest will contact the client with trade recommendations. The recommendations will be executed only after we receive the client's verbal or written permission. The client retains full discretion to supervise, manage, and direct the assets of the account with or without our prior consultation.

17. VOTING CLIENT SECURITIES

Harvest will not be responsible for responding to proxies that are solicited with respect to securities held in clients' accounts. Proxy solicitation materials will be forwarded to clients for response and voting. In the event a client has a question about a proxy solicitation, the client should contact the issuing company or their investment adviser representative.

18. FINANCIAL INFORMATION

A. BALANCE SHEET

Harvest does not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance. Therefore, this section is not applicable.

B. FINANCIAL CONDITION

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about the Advisers financial condition. Harvest has no financial commitment that impairs its ability to service its clients.

C. BANKRUPTCY

Harvest has not been the subject of a bankruptcy proceeding.

19. REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Harvest has one principal executive officer Kyle T. Mills (“Mr. Mills”). Mr. Mills’ biographical information is provided in the attached Brochure Supplement document.

Mr. Mills is required to disclose additional information if he has other business activities. he is a licensed independent insurance agent and may receive commissions for the sale of insurance products. This activity and any conflicts of interest associated therewith are discussed in Item 10 of this brochure and his brochure supplement.

Mr. Mills is also required to disclose additional information if he receives performance-based fees, has any relationship or arrangement with an issuer of securities, or was ever found liable in an arbitration, civil, self-regulatory organization or administrative proceeding. Please see Item 9 for additional information regarding disciplinary events involving Mr. Mills.

Business Continuity Plan

We have a Disaster Recovery and Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, and/or services.

The plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The plan also covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, telephone communications line outage, internet outage, railway accident and aircraft accident. Electronic files are backed up daily and stored on encrypted cloud service provided.

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. The client’s custodian may also assist, depending on the type of disaster, with back office and trading assistance for accounts held in custody by them. The client’s custodian has its own disaster recovery plans with backup facilities in different parts of the U.S. It is the firm’s intention to contact all clients within five days of a disaster that dictates moving its office to an alternate location for a period of time.