

# **Kyle T. Mills**

November 1, 2019

ADV Part 2B – Supplemental Brochure

## ***HARVEST FINANCIAL GROUP, LLC***

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This Brochure Supplement provides information about Kyle T. Mills that supplements the Harvest Financial Group, LLC's Brochure. You should have received a copy of that Brochure. Please contact Kyle Mills at (804) 788-4100 if you did not receive Harvest Financial Group, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Kyle T. Mills is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by a unique identifying number, known as a CRD number. The CRD number for Kyle T. Mills is 2947517.

## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### **Kyle Mills – Managing Member**

**Born:** 1963

**Education:** *James Madison University* – B.A. in Marketing – 1987

### **Business Background:**

#### ***Harvest Financial Group, LLC***

- Managing Member – February 2009 to Present
- Investment Adviser Representative – March 2009 to Present

#### ***H. Beck, Inc.*** – October 2003 to March 2009

- Registered Representative
- Investment Adviser Representative

## ITEM 3 – DISCIPLINARY HISTORY

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. 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. Finally, Mr. Mills was fined \$5,000 by the Virginia State Corporation Commission because Harvest made reimbursement payments to a former investment adviser representative after he was no longer associated with the firm. Harvest and Mr. Mills did not know the payments were a violation of Virginia rules. Harvest and Mr. Mills have added policies and procedures to prevent future inadvertent violations.

Additional details can be found on the Investment Adviser Public Disclosure website: [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by a unique identifying number, known as a CRD number. The CRD number for Kyle T. Mills is 2947517.

## ITEM 4 – OTHER BUSINESS ACTIVITIES

Mr. Mills is an independent insurance agent (life, annuity and Health). Mr. Mills may recommend these services to clients. This other business activity pays Mr. Mills commissions that are separate from the fees described in the ADV Part 2A. This is a conflict of interest because the commissions give Mr. Mills a financial incentive to recommend and sell clients the insurance products. However, Mr. Mills attempts to mitigate any conflicts of interest to the best of his ability by placing the client's interests ahead of his own, through his fiduciary duty and by informing clients that they are never obligated to purchase recommended insurance through him.

#### **ITEM 5 – ADDITIONAL COMPENSATION**

Mr. Mills does not receive any additional compensation other than what is disclosed in Harvest Financial Group, LLC's ADV Part 2A.

#### **ITEM 6 – SUPERVISION**

Mr. Mills is the sole principal and Chief Compliance Officer of the Adviser. As a result, he has no internal supervision placed over him. He is however bound by the Adviser's Code of Ethics. You can reach Mr. Mills at (804) 7887-4100.

#### **ITEM 7 – REQUIREMENTS FOR STATE-REGISTERED ADVISERS**

##### **A. Arbitration or Civil, Self-Regulatory Organization or Administrative Proceedings**

Mr. Mills has not been the subject of any arbitration claim. However, Mr. Mills has been the subject of any civil, self-regulatory organization or administrative proceeding. Please see Item 3 above, for more information.

##### **B. Bankruptcy History**

Mr. Mills has not been the subject of a bankruptcy petition.