

**Harness Wealth Advisers LLC
d/b/a Harness Wealth
March 19, 2024
Client Relationship Summary - Form CRS**

Harness Wealth (the "Firm" or "we" or "us" or "our") is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

Harness Wealth operates as an "internet investment adviser" and a promoter for third-party asset managers. We provide retail investors, by means of a dedicated interactive website, with individually tailored referrals to members of a network of unaffiliated SEC-registered asset managers ("Advisors"). The Advisors separately enter into direct advisory agreements with clients for the performance of investment advisory services. Other than providing such referrals, Harness Wealth does not render investment advice directly to its clients. We do not assume responsibility for overseeing or monitoring the management, on a discretionary or non-discretionary basis, of client accounts with the Advisors. However, Harness Wealth's technology and personnel will periodically review and monitor each Advisor on the platform to ensure they continue to meet our referral criteria for clients. Although we do not impose a minimum account size, the Advisor to whom you are referred may impose minimum account sizes for participation in their advisory services. Clients not meeting the Advisor's minimums may be referred to SEC-registered asset managers offering financial planning services, typically on an hourly or flat fee basis. Detailed information regarding our services, fees and other disclosures can be found in our ADV Part 2A under Items 4, 5, 7 and 8 via the following link: <https://adviserinfo.sec.gov/firm/brochure/299795>.

Key Questions to Ask Your Financial Professional

- **Given my financial situation, should I choose an investment advisory service? Why or Why Not?**
- **How will you choose investments to recommend to me?**
- **What is your relevant experience, including your licenses, education and other qualifications?**
- **What do these qualifications mean?**

What fees will I pay?

Harness Wealth generally receives an asset-based referral fee, also referenced as a promoter fee, or other compensation received by the third-party Advisor (or their affiliates) for referring clients to their firm for portfolio management. When we refer clients to an Advisor for financial planning services, our fee is typically based upon a share of the hourly or flat fees charged to the client by the Advisor. Our referral fee is paid by the Advisor on a quarterly basis following their receipt of fee payment from the client.

The following are examples of common fees and costs applicable to clients to whom we refer to Advisors:

- Investment adviser management fees;
- Custodian fees and/or account maintenance fees;
- Fees related to mutual funds, exchange-traded funds;
- Transaction charges when purchasing or selling securities; and
- Other product-level fees associated with your investments.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For detailed information, refer to our Form ADV Part 2A, Items 5 and 6 via the following link: <https://adviserinfo.sec.gov/firm/brochure/299795>.

Key Questions to Ask Your Financial Professional

- **Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?**

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

- Because our revenue is derived from promoter fees, we have an incentive to recommend that you use the services of an Advisor with whom we maintain a promoter/referral arrangement. Our compensation varies depending on the referral agreement with each Advisor. We have a financial incentive to promote Advisors that pay us a higher fee over Advisors that pay us a lower fee. Clients are informed of this conflict of interest by means of a "Promoter's Disclosure Statement" (generic version viewable here: <https://www.harnesswealth.com/promoters-disclosure/>) which we ensure that they are able to see and acknowledge on our website as a prerequisite for the client retaining our Firm.
- We have entered into written agreements with certain third parties to refer clients to our platform. As a result, we will be included in such third parties' distribution platforms. Harness Wealth, or its affiliates, pay such third parties a cash fee for the referral of investors. Harness Wealth, in its sole discretion, can reduce, waive or rebate to a client all or part of their respective fees or pay a portion of such fees to third parties when the client selects an Advisor using our referral platform as a result of these third-party referral arrangements.
- Our parent company, Multiplier, Inc., and affiliate Harness Tax LLC, generate income pursuant to similar fee-sharing arrangements with providers of other, non-asset management related services rendered by licensed tax-preparation, accounting and/or legal services professionals to whom our clients may also be referred. If you require tax related services, we will recommend that you use the services of our affiliate, Harness Tax LLC. Referral arrangements with an affiliated entity presents a conflict of interest for us because we have a direct or indirect financial incentive to recommend an affiliated firm's services.
- Certain Advisors on our platform have invested in our parent company, Multiplier, Inc. This presents a conflict of interest for Harness Wealth to promote the Advisors that have invested in our parent company over other Advisors that have not invested in our parent company.

Key Questions to Ask Your Financial Professional

- **How might your conflicts of interest affect me, and how will you address them?**

Refer to our Form ADV Part 2A Brochure by clicking this link, <https://adviserinfo.sec.gov/firm/brochure/299795>, to help you understand what conflicts exist.

How do your financial professionals make money?

Our financial professionals are salaried. Some professionals may receive additional incentive compensation based on individual goals outlined by Management; however, no professionals receive compensation directly tied to revenue generation from clients of Harness Wealth.

Do you or your financial professionals have legal or disciplinary history?

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple research tool.

Key Questions to Ask Your Financial Professional

- **As a financial professional, do you have any disciplinary history? For what type of conduct?**

Additional information about our services can be found at <https://www.harnesswealth.com/faq/>. If you have any questions about the contents of this or any other linked information or would like to request a copy of this relationship summary, please contact concierge@harnesswealth.com at 646-586-5409 or click the link provided <https://adviserinfo.sec.gov/firm/brochure/299795>.

Key Questions to Ask Your Financial Professional

- **Who is my primary contact person?**
- **Is he or she a representative of an investment adviser or a broker-dealer?**
- **Who can I talk to if I have concerns about how this person is treating me?**

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Exhibit to Form CRS

Harness Wealth is required to update its Form CRS when information in the Form CRS becomes materially inaccurate. This Exhibit summarizes the following material changes to the firm's Form CRS, implemented on March 19, 2024.

The following disclosure was added to the section - **How else does your firm make money and what conflicts of interest do you have?**

- Certain Advisors on our platform have invested in our parent company, Multiplier, Inc. This presents a conflict of interest for Harness Wealth to promote the Advisors that have invested in our parent company over other Advisors that have not invested in our parent company.