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ADV PART 2A & 2B FIRM BROCHURE

Dated:
March 25, 2024

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 co-owned by Marc Henn, with a majority interest, and Paul Burgdorf, with a minority interest. 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 and Mr. Burgdorf’s educational histories, business experiences, disciplinary information, other business activities, and additional compensation, are detailed for your review, in Part 2B of this brochure. In addition to Mr. Henn and Mr. Burgdorf as licensed Investment Adviser Representatives, there are six other staff members of Harvest as licensed Investment Adviser Representatives: Bruce Mason, Monica Dwyer, Gaye Lampert, Matthew Savoti, Benjamin Hunter, and Joy Schlie. As required, brochure supplements, Part 2B of Form ADV 2, pertaining to all licensed Investment Adviser Representatives are kept on record at the principal office of Harvest Financial Advisors, LLC. Part 2B, detailing the contact information, educational background, disciplinary information, other business activities, and compensation schedule is presented to clients 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, 2023, have been updated in Item 4.

Benjamin Hunter joined HFA effective 11/1/2023 and currently holds a Series 65 license.

Joy Schlie joined HFA effective 1/16/2024 and currently holds a CFP license.

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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, Fidelity, 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 trade client accounts in blocks. 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 can impose reasonable investment restrictions, in writing, on the management of the account.

Assets under management, as of December 31, 2023		
	<u>US Dollar Amounts</u>	<u>Total Number of Accounts</u>
Discretionary	\$446,452,661	1145
Non-Discretionary	\$ 22,058,279	12
TOTAL	\$468,510,940	1157

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. All Harvest Investment Adviser Representatives 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 & Compensation

The specific manner in which HFA charges fees 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 – \$2,000,000	0.90%
Amounts between \$2,000,001 – \$5,000,000	0.80%
Amounts between \$5,000,001 – \$20,000,000	0.60%
Amounts \$20,000,000 and above	0.50%

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

6. Performance-Based Fees & 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 & 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, Y Charts, and Hidden Levers.

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, private placements, or proprietary products will be recommended in which HFA 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 & Affiliations

Mr. Henn became licensed as an independent insurance agent in February of 2010. Mr. Hunter became licensed as an independent insurance agent in August of 2021. Clients are under no obligation to transact insurance business through Mr. Henn or Mr. Hunter. Mr. Henn and Mr. Hunter are not currently soliciting the sale of any insurance products.

11. Code of Ethics, Participation or Interest in Client Transactions & 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 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-security transactions for client accounts. HFA will also not cross trade 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 or Fidelity. HFA understands that it has a fiduciary responsibility to obtain the best execution possible for client transactions. Charles Schwab and Fidelity have 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, with Schwab, 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, Fidelity, 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 HFA has conducted in-depth due diligence into the broker-dealers that are suggested to an advisory client.

There are no soft dollar arrangements 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 Mr. Mason are responsible for overall economic and investment analysis including all purchase and sell decisions for securities. Mr. Henn, Mr. Burgdorf, Mr. Mason, Ms. Dwyer, Ms. Lampert, Mr. Savoti, Mr. Hunter, and Ms. Schlie are the client representatives and are responsible for monitoring accounts to ensure all pre-agreed parameters are followed.

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 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, Mr. Burgdorf, Mr. Mason, Ms. Dwyer, Ms. Lampert, Mr. Savoti, Mr. Hunter, and Ms. Schlie may also provide commentary to clients through newsletters or e-mails.

14. Client Referrals & 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.

Rule 206(4)-2 of the Investment Advisors Act of 1940 (The Custody Rule) defines custody as when an advisor holds, "directly or indirectly, client funds or securities or [has] any authority to obtain possession of them." A qualified custodian maintains physical custody of these identified client assets. Clients should receive, at least quarterly, account statements directly from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets by e-mail or postal mailing, to the address the client has provided to the custodian and to Harvest Financial Advisors. Harvest urges clients to carefully review these custodian account statements promptly and compare official custodial records to the account statements that Harvest provides. While Harvest Financial Advisors does not take custody of client funds or securities in most accounts, Harvest is deemed to have custody of some specific client assets for a small number of client accounts. Harvest's statements may vary slightly from custodial statements due to pricing services differences or dates on which the prices are reported.

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 provide detail for all licensed Investment Adviser Representatives at Harvest.

FORM ADV PART 2B

<p>BROCHURE SUPPLEMENT Marc Henn CRD #2120816 Harvest Financial Advisors, LLC 8840 Cincinnati-Dayton Road West Chester, OH 45069 513-779-3030</p>

This brochure supplement provides information about Marc Henn 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 Marc Henn is available on the SEC website at www.adviserinfo.sec.gov.

1. Educational Background and Business Experience

Marc Henn	Born: 1968
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Education

Purdue University, Bachelor of Science in Economics	1990
Certified Financial Planner, Certified Financial Planner Board of Standards	1996

Business Background

Harvest Financial Advisors, President and Chief Compliance Officer	2008 – Present
Haberer Registered Investment Advisor, Senior Vice President	2002 – 2008
Harvest Financial Management, President	2002 – 2002
Hengehold Capital Management, Vice President	1995 – 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. 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

<p>BROCHURE SUPPLEMENT Paul Burgdorf CRD #5868892 Harvest Financial Advisors, LLC 8840 Cincinnati-Dayton Road West Chester, OH 45069 513-779-3030</p>

This brochure supplement provides information about Paul Burgdorf 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 Paul Burgdorf is available on the SEC website at www.adviserinfo.sec.gov.

1. Educational Background and Business Experience

Paul Burgdorf	Born: 1968
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Education

Xavier University, Master of Business Administration	1999
Western Kentucky University, Bachelor of Science	1991
Vincennes University, Associate of Science	1989
Series 65 – Uniform Investment Adviser Law Examination	2010

Business Background

Harvest Financial Advisors, Senior Vice President	2015 – Present
Harvest Financial Advisors, Vice President	2009 – 2014
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 serves as a board member of the Olde West Chester Architectural Advisory Committee. This is a voluntary position, and he receives no payment for his time or services.

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

<p>BROCHURE SUPPLEMENT Bruce Mason CRD #4525261 Harvest Financial Advisors, LLC 8840 Cincinnati-Dayton Road West Chester, OH 45069 513-779-3030</p>

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

Series 65 – Uniform Investment Adviser Law Examination

2008

Business Background

Harvest Financial Advisors, Senior Vice President

2015 – Present

Harvest Financial Advisors, Vice President

2008 – 2014

Haberer Registered Investment Advisor, 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.

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.

FORM ADV PART 2B

<p>BROCHURE SUPPLEMENT Monica Dwyer CRD #4941189 Harvest Financial Advisors, LLC 8840 Cincinnati-Dayton Road West Chester, OH 45069 513-779-3030</p>
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This brochure supplement provides information about Monica Dwyer 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 Monica Dwyer is available on the SEC website at www.adviserinfo.sec.gov.

1. Educational Background and Business Experience

Monica Dwyer	Born: 1968
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Education

University of Cincinnati, Bachelor of Science in Marketing and Management <i>Certificates in Spanish and International Business</i>	1992
Certified Divorce Financial Analyst	2018
Certified Financial Planner, Certified Financial Planner Board of Standards	2009
Series 66 – Uniform Combined State Law Examination	2009

Business Background

Harvest Financial Advisors, Vice President	2018 – Present
Fidelity Investments, Senior Portfolio Specialist	2014 – 2018

Fidelity Investments, Portfolio Specialist	2011 – 2014
Fidelity Investments, Service/Trading/Client Management	2004 - 2011
Citibank, Customer Service Representative	2003 – 2004

2. Disciplinary Information

Ms. Dwyer 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

Ms. Dwyer serves as marketing chair for the Cincinnati Academy of Collaborative Professionals (CACCP) and volunteers for Community Aging Resource Experts (CARE).

4. Additional Compensation

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

5. Supervision

Ms. Dwyer is supervised by Marc Henn, President and Chief Compliance Officer of Harvest Financial Advisors, LLC. Ms. Dwyer 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

<p>BROCHURE SUPPLEMENT Gaye Lampert CRD # 1243816 Harvest Financial Advisors, LLC 8840 Cincinnati-Dayton Road West Chester, OH 45069 513-779-3030</p>

This brochure supplement provides information about Gaye Lampert 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 Gaye Lampert is available on the SEC website at www.adviserinfo.sec.gov.

1. Educational Background and Business Experience

Gaye Lampert

Born: 1961

Education

University of Tennessee-Chattanooga, BS of Business Administration	1983
Series 65 – Uniform Investment Adviser Law Examination	2021
Series 66 – Uniform Combined State Law Examination	1984 – 2006
Certified Investment Management Consultant	1994 – 2006

Business Background

Harvest Financial Advisors, Vice President	2021 – Present
Legacy Family Office, Client Service Representative	2018 – 2019

Royal Alliance – Financial Advisor	2005 – 2006
Prudential Financial – Regional Vice President	2002 – 2005
Deutsche Banc Investment Management – Regional Vice President	2000 – 2002
Oppenheimer Asset Management – Regional Vice President	1996 – 1998
Prudential Investment Management – Regional Vice President	1991 – 1996
Integrated Resources Investment Management – Client Service Representative	1983 – 1991
Dean Witter Reynolds – Financial Advisor Assistant	1983

2. Disciplinary Information

Ms. Lampert 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

Ms. Lampert is on the Committee of 100 Women of Talis Care.

4. Additional Compensation

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

5. Supervision

Ms. Lampert is supervised by Marc Henn, President and Chief Compliance Officer of Harvest Financial Advisors, LLC. She is supervised from the home office in Ohio but is physically located and working in Florida. Ms. Lampert 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

<p>BROCHURE SUPPLEMENT Matthew Savoti CRD #5758985 Harvest Financial Advisors, LLC 8840 Cincinnati-Dayton Road West Chester, OH 45069 513-779-3030</p>
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This brochure supplement provides information about Matthew Savoti 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 Matthew Savoti is available on the SEC website at www.adviserinfo.sec.gov.

1. Educational Background and Business Experience

Matthew Savoti

Born: 1978

Education

Northern Kentucky University, Master of Accountancy	2010
Xavier University, Master of Business Administration – Finance Concentration	2006
Xavier University, Bachelor of Arts in Communications; Minor – Criminal Justice	2000
Series 66 – Uniform Combined State Law Examination	2023

Business Background

Harvest Financial Advisors, Vice President	2023 – Present
Ameriprise Financial Services, Client Relationship Manager	2014 – 2023
Ameriprise Financial Services, Financial Advisor Assistant	2009 – 2014
Northern Kentucky University, Graduate Assistant	2009 – 2010

Fidelity Investments, Implementation Project Manager	2006 – 2009
Xavier University – Williams College of Business, Graduate Assistant to Dean	2004 – 2006

2. Disciplinary Information

Mr. Savoti 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. Savoti has no outside business activities.

4. Additional Compensation

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

5. Supervision

Mr. Savoti is supervised by Marc Henn, President and Chief Compliance Officer of Harvest Financial Advisors, LLC. Mr. Savoti 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

<p>BROCHURE SUPPLEMENT Benjamin Hunter CRD #7399822 Harvest Financial Advisors, LLC 8840 Cincinnati-Dayton Road West Chester, OH 45069 513-779-3030</p>

This brochure supplement provides information about Benjamin Hunter 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 Benjamin Hunter is available on the SEC website at www.adviserinfo.sec.gov.

1. Educational Background and Business Experience

Benjamin Hunter

Born: 1986

Education

Milligan University, Bachelor of Science in Business Administration	2010
<i>Minor in Biblical Studies</i>	

Certified Ramsey Solutions Financial Coach	2018
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Series 65 – Uniform Investment Adviser Law Examination	2023
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Business Background

Harvest Financial Advisors, Service Advisor	2023 – Present
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Thrivent, Operations Coordinator	2020 – 2023
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Hunter Financial Coaching, Financial Coach	2017 – 2019
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Social Security Administration, Customer Service Representative	2009 – 2018
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2. Disciplinary Information

Mr. Hunter 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. Hunter has no outside business activities.

4. Additional Compensation

Mr. Hunter is licensed as an insurance agent since August of 2021. He may receive compensation for the sale of legacy insurance products from his previous employer. That compensation is separate and apart from his advisory business. Advisory clients of Harvest are under no obligation to purchase insurance products from Mr. Hunter. Mr. Hunter receives no additional securities related compensation, commission, or other economic benefit from third parties or outside business activities.

5. Supervision

Mr. Hunter is supervised by Marc Henn, President and Chief Compliance Officer of Harvest Financial Advisors, LLC. Mr. Hunter 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

<p>BROCHURE SUPPLEMENT Joy Schlie CRD #2820814 Harvest Financial Advisors, LLC 8840 Cincinnati-Dayton Road West Chester, OH 45069 513-779-3030</p>
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This brochure supplement provides information about Joy Schlie 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 Joy Schlie is available on the SEC website at www.adviserinfo.sec.gov.

1. Educational Background and Business Experience

Joy Schlie

Born: 1973

Education

Xavier University, Master of Business Administration 2004

University of Cincinnati, Bachelor of Arts in Communications 1996

Certified Financial Planner, Certified Financial Planner Board of Standards 2022

Business Background

Harvest Financial Advisors, Vice President 2024 – Present

FHT Advisors, Investment Advisor 2019 – 2023

Fidelity Investments, Account Executive & Portfolio Specialist 1998 – 2018

2. Disciplinary Information

Ms. Schlie 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

Ms. Schlie has no outside business activities.

4. Additional Compensation

Ms. Schlie receives no compensation or other economic benefit from third parties or outside business activities.

5. Supervision

Ms. Schlie is supervised by Marc Henn, President and Chief Compliance Officer of Harvest Financial Advisors, LLC. Ms. Schlie 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.