Part 2A of Form ADV: Firm Brochure

Item 1: Cover Page

Part 2 of Form ADV: Firm Brochure
Dated: March 31st 2013

Harvest Capital Advisors Inc.
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This Brochure provides information about the qualifications and business practices of Harvest Capital Advisors Inc. If you have any questions about the contents of this brochure, please contact us at (425) 827-6236. 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.

Additional information about Harvest Capital Advisors Inc. is available on the SEC's website at www.adviserinfo.sec.gov

Harvest Capital Advisors Inc. is a registered investment advisor with the Securities and Exchange Commission (SEC). This registration does not imply a level of skill or recommendation by the SEC; it simply means we are regulated by the SEC.

Item 2: Material Changes

The following is a list of material changes to Harvest Capital Advisors Inc. (HCA) form ADV part 2 since the last annual update dated 3.31.2012

a. Section 4,
   i. Areas of client focus updated
   ii. assets under management updated

b. Section 5,
   i. Asset under management service termination & reimbursement of quarterly fees.
   ii. Financial planning compensation changed from charging retainer fees to charging fees based on identified scopes of work.
   iii. Payment structure for financial planning fees.
   iv. Additional outside fees from clients' other professionals.
   v. Termination of financial planning services; payment of outstanding fees and reimbursements of pre paid fees.
   vi. Minimum account balance for assets under management.

c. Section 8, various wording changes.

d. Section 13, various wording changes.

Item 3: Table of Contents

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Item 4: Advisory Business

Harvest Capital Advisors Inc. is fee-only investment management and financial planning firm established in 1994, incorporated in July of 2001, and registered with the SEC in April of 2003. Harvest's principal owners are Robert O. Abbott III and Charles H. Royer.

Our areas of focus and specialty are:

1. Wealth preservation
2. Investment management
3. Income tax planning
4. Business Succession planning
5. Estate planning
6. Retirement planning
7. Charitable giving

By gaining a thorough understanding of our Clients' lifestyles, financial positions, and goals, our team strives to provide individualized counsel, education, and individualized investment recommendations in an effort to meet our Clients' objectives.

Our clients may impose boundaries on the investment of their portfolio by restricting the buying and selling of specific securities, or sector of securities, as well as requesting Harvest receives authorization before placing buy and sell orders in their portfolio.

Harvest does not participate in wrap fee programs.

Harvest invests our Clients' assets (assets under management or AUM); the following is a break out of our discretionary and non-discretionary AUM as of March 31, 2013.

1. $152,256,658 of discretionary AUM
2. $1,646,155 of non-discretionary AUM

Item 5: Fees & Compensation

Assets under Management Fees:

Harvest's annual fee for investment management services is based upon a percentage (%) of the market value of the Assets under management in accordance with the following schedule:

Account Balance	Up To	First Year Rate	Subsequent Year Rate
	$499,999	2.35%	1.75%
$500,000.01	$750,000	2.15%	1.65%
$750,000.01	$1,000,000	2.00%	1.50%
$1,000,000.01	$2,000,000	1.75%	1.35%
$2,000,000.01	$5,000,000	1.50%	1.20%
$5,000,000.01	And up	1.25%	1.05%
Mutual funds only:		2.25%	1.00%

Notwithstanding the above, Harvest's Advisors reserve the right to negotiate investment advisory fees as they deem appropriate.

This annual fee shall be prorated and paid quarterly, in advance, based upon the market value of the Assets on the last business day of the previous quarter. No increase in the annual fee percentage shall be effective without prior written notification to the Client

Client authorizes the Custodian of the Assets to charge the Account for the amount of Harvest's fee and to remit such fees to Adviser in compliance with regulatory procedures.

Clients may incur fees and/or expenses directly from their custodian for items such as, but not limited to:

1. Account servicing fees.
2. Cashiering fees for the transferring or withdrawing of funds.
3. Custodian fees.
4. Buying and selling securities.
5. Mutual fund expenses.
6. Other fees associated with account activities and transactions.

Clients may terminate their relationship with Harvest at any time by delivering a written and signed notice to their Advisor. Pre paid quarter fees will be reimbursed from date of termination to the end of the current quarter.

Occasionally Harvest may offer investment opportunities for an asset to be directly owned by a qualified client and charge a review and oversight fee; the asset is treated as any other portfolio asset.

Harvest does not accept compensation for the sale of securities or any other investment product.

For new investment management services, Harvest will review each client's total investable assets and establish a minimum account size that enables Harvest the potential to provide a meaningful value to both Harvest and the Client.

Item 5: Fees & Compensation Continued

Financial Planning Fees:

Harvest is compensated for financial planning services by charging a fee based on the scope of services provided.

Fees are paid directly to Harvest by the client, a portion of which is due upon engagement, with the balance paid in two equal installments.

In addition, Clients may incur fees directly from their accountant, attorney or other professionals.

Clients may terminate a Financial Planning contract at any time by delivering a signed written notice to their Advisors. Unpaid balances, if any, shall be paid by the client for services rendered. In the alternative, if the Client has prepaid any portion of the planner's fee, the balance, if any, shall be refunded to the Client.

Item 6: Performance-Based Fees & Side-by-Side Management

Harvest does not accept performance-based fees, which are fees based on a share of capital gains or capital appreciation of a Client's assets; generally hedge fund or other pooled investment vehicles.

Harvest, nor any of its Advisors, manages accounts that charge both a performance-based fee and other type fees such as hourly, flat fee, or asset-based fees.

Item 7: Types of Clients

Harvest provides investment management services, and or, financial planning services for individuals, families and closely held businesses.

Item 8: Methods of Analysis, Investment Strategies, and Risk of Loss

Harvest Capital Advisors' portfolio managers build investment portfolios for each client based on three primary factors:

1. The need for current income. We work with clients to determine their expected income needs for the next one to twenty years. We look to purchase investment-grade bonds scheduled to mature in each the years the income is needed. Depending on the amount of income needed, we may purchase more than one bond to mature per year in order to reduce risk of high concentration. Risks are primarily an issuer defaulting or changes in currency ratios between the bond's currency and the client's home currency.

We also use Bonds to secure future income needs that have been identified and must carry a degree of certainty unavailable in equities.

2. The need for principal and long-term growth to produce capital gains and dividend income required for purchasing bonds in replacement of matured bonds spent for living expenses.

3. The expectation of a more expensive lifestyle. Once stated needs are met, many clients set goals to upgrade their life experiences. This may require additional equity investments with a higher expected return, accompanied by a higher level of risk. We review those risks and rewards with each client and attempt to reach their goals at a reasonable risk level. We decline to make purchases we think carry excessive risk.

We make every effort to avoid "playing the market" by aiming to stay away from margin purchases, short sales, futures or naked options transactions, or any other market-driven strategies to augment the portfolio's performance.

The safety of the investments is our primary goal. We try to determine the lowest rate of return and risk a client needs to reach his or her stated objectives. Protecting principal is a primary motivation.

Every investment carries a certain degree of volatility – the price movement of the security in the day-to-day markets. Harvest's managers are comfortable with volatility (as opposed to risk). We consider volatility a factor of human behavior and an opportunity to recognize irrational prices that invite buying or selling, an approach pricing opportunities on a holding by holding basis.

We consider volatility to be different than risk. Risk is the possibility of not recovering part or all of your original investment, and can not be eliminated completely. For a potential return greater than what is guaranteed by a 30 day US Treasury bill, risk increases with the potential reward. Rate of return, volatility, and risk are unavoidable and must be weighed carefully. By diversifying portfolios we strive to limit the risk posed by any one investment decision.

Portfolio performance is a combination of limits placed on asset selection by the client, the judgment of the Advisor, performance of the securities, weighting of the portfolio, and shifts in the open markets. When hiring Harvest, Clients accept those risks and bear all of the risks and rewards.

We analyze the issuers of stocks and bonds in the same manner, by examining the current and historical financial position of each company, going back a minimum of ten years in nearly all cases. We look to establish a predictable trend of earnings growth based on:

1. The company's history
2. Comparing the company to its peers
3. An analysis of the industry
4. The overall role the company plays in the economy future.

We then establish a stock price or bond yield based in those earnings we feel a company's projected performance justifies in the open marketplace.

We monitor investment held in clients' accounts, for equities we:

1. Update the current price daily to determine the potential gain to the established target price.
2. Daily monitor news about each company for disruptions that can affect their futures, often focused on management changes and problems or industry and economic shifts.
3. Quarterly review each company's financial condition to confirm our assumptions about its growth potential.
4. Adjust our assumptions of future earnings and use the new projection to justify selling, holding, or adding to a position.

We diversify portfolios across different industries and countries with the intent of reducing volatility and minimizing the impact of negative events in any one company, industry, or political jurisdiction.

Each client's portfolio may hold a blend of cash, bonds, and/or stocks that address their need for safety, income, and/or capital appreciation, tempered by their tolerance for volatility. The blend also reflects the manager's opinion of risk presented by current market pricing in light of both historical record and current/projected economic conditions.

Allocations are adjusted to minimize the risk of losing principal; therefore there is no set allocation for the equity portion of a portfolio. Changes in the allocation are driven by the sale of current holdings and lack of new opportunities, and are not established by any arbitrary allocation.

For portfolios exceeding $50,000 we recommend individual positions as the primary type of holding. If a client's holdings are lower, or entirely funded by ongoing qualified plan contributions, managers will select mutual funds based on the funds' stated objectives, long-term history, management tenure, risk level and, whenever possible, personal interviews with the fund managers.

By using individual assets, we attempt to reduce administrative costs. Employing mutual funds or third party managers creates an additional layer of compensation.

Investing in multiple funds may create portfolios which hold so many positions they approach the characteristics of indexes, but at a far higher cost of management. Harvest takes the position that by actively managing a focused group of bonds and equities, a targeted return can be achieved with a lower level of overall risk.

Item 9: Disciplinary Information

There are no legal or disciplinary events that are material to a Client's, or prospective Client's, evaluation of Harvest's business, or the integrity of our management.

Item 10: Other Financial Industry Activities & Affiliations

Harvest, nor any of our employees, is registered or has an application pending to register as a broker-dealer or a registered representative of a broker-dealer.

Harvest, nor any of our employees, is registered or has an application pending to register as a futures commission merchant, commodity pool operation, a commodity trading advisor, or an associated person of the foregoing entities.

Item 11: Code of Ethics, Participation, or Interest in Client Transactions & Personal Trading

Harvest adopted a Code of Ethics ("Code") which is designed to comply with Rule 204A-1 under the Investment Advisers Act of 1940 ("Advisers Act").

This code establishes rules of conduct for all employees and is intended to govern trading:

- in employees' accounts;
- trading in the accounts of employees' immediate families;
- and trading in accounts where employees have a beneficial interest;

To avoid conflict of interest, such as serving their own personal interests ahead of Clients, taking inappropriate advantage of their position with the firm, insider trading, and other forms of prohibited or unethical business conduct.

The code states that Harvest and its employees are subject to the following fiduciary obligations when dealing with Clients:

- The duty to have a reasonable, independent basis for the investment advice provided.
- The duty to obtain best execution for a Client's transactions where the Firm is in a position to direct brokerage transactions for the Client.

- The duty to ensure that investment advice is suitable to meeting the Client's individual objectives, needs, and circumstances.
- A duty to be loyal to Clients.

Harvest's policy mandates that employees and related persons acquire pre-approval from the portfolio manger before trading equities in their accounts or in the accounts of a related person. This policy is intended to address possible conflict of interests where such trading could possibly drive up or reduce the price of a security before Client trades are placed.

To uphold this policy employees' brokerage account statements are reviewed regularly for trading activity. Possible termination can result if any employee fails to seek pre-approval in compliance with our policy.

Harvest will provide a copy of the Code to any Client or prospective Client upon request.

Item 12: Brokerage Practices

Harvest uses its discretion in selecting or recommending a broker-dealer and will comply with our fiduciary duty to obtain best execution. Quality and speed of trade executions, reporting, and responsiveness to problems are key factors in brokerage selection.

We consider transaction costs to be a low priority. Assuming a $5 spread for transaction fees among leading custodians, total annual expenses vary by an estimated $25 to $45 per year for the entire Client portfolio. Since most individual asset portfolios are over $100,000, the cost difference is a non-issue.

12a. Research and other Soft Dollar Benefits:
Values of products, research, and services given to Harvest or a related person are not factors in considering a broker/dealer. Harvest is a fee-only RIA, and we do not participate in any sort of transaction fee sharing arrangement or soft dollar arrangement

12b. Brokerage for Client Referrals
We do not consider, or give relevance to, whether Harvest or a related person, would receive client referrals when recommending a broker-dealer to our Clients,

12c. Direct Brokerage
Harvest does not recommend, request, or require our Clients to direct us to execute transactions through a specific broker-dealer.

Clients may choose to select where or who transactions are executed through. However, doing so may result in Harvest being unable to achieve favorable execution. Specifically a Client may pay higher trade costs and brokerage commissions because we may not be able to place block trades or receive institutional pricing.

Harvest performs aggregates trading in the form of block trades. Block trades allow Harvest to buy or sell securities held in multiple Client accounts in one transaction. Clients participating in block trades receive an average price for the trade, which reduces possible price fluctuation from market movement.

Item 13: Review of Accounts

At the Client level investment advisory accounts are reviewed for anomalies created through sales, contributions, withdrawals, and cash flow reports are reviewed weekly. Additionally, reviews may be triggered by changes in an account holder's personal tax or financial status. Decisions are based on information maintained in a Client's investment profile, which is maintained by the Advisor and, required by the Investment Manager.

At the global level, the Investment Manager annually reviews mutual fund holdings against a selected peer group with emphasis on long-term stability and the mutual fund manager's experience. Most individual publicly traded equities and fixed income asset issuers are reviewed daily on a variety of specific financial formulas and current events.

Brokerage statements are generated no less than quarterly, sent directly from the custodian to clients. These reports list the account positions, activity in the account over the covered period, and other related information. Clients are also sent confirmations following each brokerage account transaction unless confirmations have been waived by the Client.

Item 14: Client Referrals & Other Compensation

Although the rules governing solicitors differ state by state, many states have indicated that individuals who refer prospective clients to an SEC adviser are not subject to investment adviser or investment adviser representative registration, or any other qualification requirements (e.g., investment-related designation, passing of exam, etc.) so long as the adviser complies with the requirements of Rule 206(4)-3 under the Advisers Act (i.e., the referral fee rule) as discussed below, and provided that the solicitor is neither:

1. A supervised person of the adviser (i.e., partner, officer, director, employee);
2. nor gives investment advice on behalf of the adviser.

Those states that do permit such individuals to serve as solicitors without registration and/or qualification generally do not provide the same exemption for entities (e.g., CPA firms, insurance agencies, etc.). Thus, to the extent that an adviser seeks to establish and/or continue referral arrangements with professional firms in these states, it may opt to do so with the individual members thereof, rather than with the entity, unless the entity is not opposed to becoming registered as an investment adviser, which would require at least one member to pass a qualifying examination (unless he or she qualifies for an examination exemption).

Rule 206(4)-3 under the Act requires: (1) a written agreement between the

adviser and the solicitor setting forth certain terms and conditions of the referral arrangement; (2) the solicitor to provide the prospective client with a copy of the adviser's written disclosure statement at the time of the solicitation; (3) the solicitor to provide the client with a separate written disclosure document containing certain information pertaining to the solicitation arrangement, including a description of the compensation to be paid to the solicitor; and (4) the adviser to obtain (and maintain for Rule 204-2 recordkeeping purposes) a signed and dated document from the client acknowledging his/her/their/its receipt of both the adviser's and the solicitor's written disclosure statements.

Because laws regulating solicitors differ on a state-by-state basis, it is important that advisers, before engaging solicitors in or for a particular state, first determine if any corresponding filing, registration, and/or qualification requirements are applicable to the adviser and/or the solicitor. Thereafter, for both regulatory and liability protection purposes, the roles and obligations of the parties should be set forth in a well-defined solicitation agreement, certain terms of which will differ depending upon the identity of the solicitor (i.e., an individual, another investment adviser, a broker-dealer, etc.).

Harvest pays referral fees. All questions regarding the payment of referral fees and/or solicitors should be addressed with the Harvest's Chief Compliance Officer. Possible conflicts of interest in referral arrangements are:

1. Soft dollars
2. Referral fees or finder fees
3. Any sales awards or other prize for referrals

However, Harvest does not participant in any such practice listed above. All solicitors engaged in referring Clients to Harvest receive a share or percentage of the AUM fee charged to the client, derived from the fee schedule referenced in item five (5) of this brochure.

Further more, Clients referred to Harvest by solicitors are required to sign an acknowledgment which discloses the fee sharing arrangement between the solicitor and Harvest, as well as the percentage of the fee to be paid to the solicitor.

Item 15: Custody

Harvest does not have custody of any Client accounts. All Client accounts are held in custody at a broker-dealer recommended to the Client by the Advisor, or in some cases, a broker-dealer chosen specifically by the Client.

Item 16: Investment Discretion

Harvest accepts discretionary authority of client accounts. We request discretion for the selling of managed securities so we can act immediately when the Investment Manager feels it's in the client's best interest to do so.

Clients may denote an entire account or specific securities in their account as unmanaged, limiting Harvest's authority to buy or sell. Unmanaged securities and/or accounts are segregated from the managed portion of a Client's

portfolio and not reviewed by the Investment Manager, or invoiced by Harvest.

In order for Harvest to assume discretionary authority clients sign limited power of attorney forms (LPOA) for each managed account, which are then submitted to the custodian, thereby allowing Harvest to trade on the behalf of our clients. A LPOA can be revoked by the client at any time, directly through the client's custodian, without any prior notice to Harvest.

Harvest places no limitations on the amount of the securities to be bought or sold in a Client's managed account.

Item 17: Voting Client Securities

Harvest will not accept authority to vote Client proxies. All transactions in the Client's account(s) will be made according to the directions and preferences provided to Harvest by the Client.

Harvest does not have authority to vote Client proxies, and Clients receive their proxies and other solicitations directly from their custodian or transfer agent. Harvest will discuss and answer any question a Client has regarding securities voting.

Item 18: Financial Information

Harvest Capital Advisors is not required to provide financial information.

Item 19: Requirements for State Registered Advisors

Harvest Capital Advisors is not a State-Registered Adviser.

Part 2B of Form ADV: *Brochure Supplement*

Supervised Person: Robert O Abbott III
Firm Name: Harvest Capital Advisors Inc.
11000 NE 33rd Place, Suite 301
Bellevue, WA 98004
Date: July 31 2011

This brochure supplement provides information about *Robert O Abbott III* that supplements the Harvest Capital Advisors brochure. You should have received a copy of that brochure. Please contact Harvest if you did not receive our brochure or if you have any questions about the contents of this supplement

Additional information about *Robert O Abbott III* is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience:

Rob attended University of Cal Berkeley from 1964 to 1966 where he studied Chemical Engineering. In 1966 Rob changed his focus and studied Finance at Northeastern University from 1966 to 1969. In 1989 Rob earned his Master of Science degree in Financial Services.

The following is an account of Rob's work history:

- Harvest Capital Advisors Inc., Principal (2001 – Present)
- Harvest Financial Advisors Inc., Principal (1994 -2001)
- Pacific West Securities Inc., Registered Representative (1998 – 2003)
- Financial Network Investment Corp, Registered Representative & Advisory Associate (1994 – 1998)
- Manequity Inc., Registered Representative (1994 – 1998)
- CIGNA Financial Advisors Inc., Registered Representative & Advisory Associate (1973 – 1994)

Rob currently holds a CLU designation, a Chartered Life Underwriter. The CLU program requires candidates to pass and complete five fundamental courses of curriculum and two elective courses. The five fundamental courses are fundamentals of Insurance planning, Individual Life Insurance, Life Insurance Law, Fundamentals of Estate Planning and, Planning for Business Owners and Professionals. Rob must attend continuing educations classes to maintain his CLU designation. Rob also holds a ChFC® designation, The Chartered Financial Consultant. To receive the ChFC® designation an applicant must successfully complete all courses in their selected program, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures. As a professional member of NAPFA, Rob is required to complete 60 of continuing education each biennium, twice the requirement for CLU, ChFC®, or CFP.

There are no legal or disciplinary events, past, current or pending, against Rob.

Part 2B of Form ADV: *Brochure Supplement*

Supervised Person:	Charles H Royer
Firm Name:	Harvest Capital Advisors Inc. 11000 NE 33rd Place, Suite 301 Bellevue, WA 98004
Date:	July 31 2011

This brochure supplement provides information about *Charles H Royer* that supplements the Harvest Capital Advisors brochure. You should have received a copy of that brochure. Please contact Harvest if you did not receive our brochure or if you have any questions about the contents of this supplement.

Additional information about *Charles H Royer* is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience:

Chuck attended University of Portland from 1961 to 1965 where he studied Political Science. Chuck later studied for his masters in political science at University of California Riverside from 1965 – 1966.

The following is an accounting of Chuck's work history:

- Harvest Capital Advisors, Principal (2000 – Present)
- Pacific West Financial Consultants, Registered Representative & Advisory Associate (2000 – 2003)
- Lincoln Financial Advisors, Registered Representative (1993 – 2000)
- The Lincoln National Life Insurance Company, Registered Representative (1993 – 2000)
- Independent Insurance Agent (1978 – 1993)
- Lincoln National Life, Insurance Agent (1974 – 1978)
- Continental Illinois National Bank , Corporate Cash Management (1970-1974)

Chuck currently holds a Series 65 Investment Adviser Law Examination license which he obtained in 1998. The Series designation is obtained by passing a 140 question competency exam in under 180 minutes on subject matter pertaining to state security law, economics, investment vehicles, investment strategies, analysis, retirement planning, fiduciary obligations, and ethics.

There are no legal or disciplinary events, past, current or pending, against Chuck.

Part 2B of Form ADV: *Brochure Supplement*

Supervised Person:	Lynette A Johnson
Firm Name:	Harvest Capital Advisors Inc. 11000 NE 33rd Place, Suite 301 Bellevue, WA 98004
Date:	July 31 2011

This brochure supplement provides information about *Lynette A Johnson* that supplements the Harvest Capital Advisors brochure. You should have received a copy of that brochure. Please contact Harvest if you did not receive our brochure or if you have any questions about the contents of this supplement.

Additional information about *Lynette A Johnson* is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience:

Lynette attended Spokane Falls Community College from 1972 to 1974 and Washington State University from 1974 to 1978; her major courses of study were Nursing and Business. The following is an account of Lynette's work history:

- Harvest Capital Advisors, Advisor & Director of Client Relationships (2001 – Present)
- Pacific West Financial Consultants, Registered Representative & Advisory Associate (2000 – 2003)
- George R Pierce & Associates, Administration and Office Manager (1998 – 2001)
- Diagnostic Ultrasound, Dir. of Human Resources & VP Operations (1991 – 1998)
- Independent Consultant (1989 – 1991)
- Murphy Favre, Registered Senior Assistant (1979 – 1989)

Lynette currently holds a Series 65 Investment Adviser Law Examination license which she obtained in 2009. The Series designation is obtained by passing a 140 question competency exam in under 180 minutes on subject matter pertaining to state security law, economics, investment vehicles, investment strategies, analysis, retirement planning, fiduciary obligations, and ethics.

There are no legal or disciplinary events, past, current or pending, against Lynette.

Part 2B of Form ADV: *Brochure Supplement*

Supervised Person:	Robert E Keilin
Firm Name:	Harvest Capital Advisors Inc. 11000 NE 33rd Place, Suite 301 Bellevue, WA 98004
Date:	July 31 2011

This brochure supplement provides information about *Robert E Keilin* that supplements the Harvest Capital Advisors brochure. You should have received a copy of that brochure. Please contact Harvest if you did not receive our brochure or if you have any questions about the contents of this supplement.

Additional information about *Robert E Keilin* is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience:

Bob attended California State University Fullerton from 1983 to 1986; his major courses of study were Communications & American Studies. From 1986 to 1988 Robert attended Washington State University where he furthered his studies in Communications.

The following is an accounting of Robert's career history:

- Harvest Capital Advisors, Advisor (2010 – Present)
- Leigh Stowell & Company, Research & Consulting (1999 – 2007)
- KCPQ TV, Marketing & Promotions (1988 – 1998)

Bob passed the comprehensive CFP examination in 2008 and satisfied the three years of full-time relevant personal financial planning experience in February of 2013 to attain his CFP® certification. All Certificates must pass CFP Board's *Fitness Standards for Candidates and Registrants,* agree to abide by CFP Board's *Code of Ethics and Professional Responsibility*, and comply with the *Financial Planning Practice Standards*. As a professional member of NAPFA, Rob is required to complete 60 of continuing education each biennium, twice the requirement for CLU, ChFC, or CFP.

There are no legal or disciplinary events, past, current or pending, against Bob.