

Uniform Application for Investment Adviser Registration

Part II - Page 1

OMB APPROVAL

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response . . . 4.07

Name of Investment Adviser:

Harvey Financial Group

Address: (Number and Street)

(City)

(State)

(Zip Code)

Area Code Telephone Number

9400 Grogans Mill Road, Suite 340

The Woodland

TX

77380

832 585-0110

**This part of Form ADV gives information about the investment adviser and its business for the use of clients.
The information has not been approved or verified by any governmental authority.**

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(Schedules A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)

Potential Persons who are not to respond to the collection of information contained in this form are not
required to respond unless the form displays a currently valid OMB control number.

Applicant:
Harvey Financial Group

SEC File Number:
801-

Date:
10/27/2008

1. A. Advisory Services and Fees. (check the applicable boxes)

For each type of service provided, state the approximate % of total advisory billings from that service. (See instruction below.)

Applicant:

- | | |
|---|---------|
| <input checked="" type="checkbox"/> (1) Provides investment supervisory services | 90 % |
| <input checked="" type="checkbox"/> (2) Manages investment advisory accounts not involving investment supervisory services | 5 % |
| <input type="checkbox"/> (3) Furnishes investment advice through consultations not included in either service described above | _____ % |
| <input type="checkbox"/> (4) Issues periodicals about securities by subscription | _____ % |
| <input type="checkbox"/> (5) Issues special reports about securities not included in any service described above | _____ % |
| <input type="checkbox"/> (6) Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which client may use to evaluate securities | _____ % |
| <input checked="" type="checkbox"/> (7) On more than an occasional basis, furnishes advice to clients on matters not involving securities | 5 % |
| <input type="checkbox"/> (8) Provides a timing service | _____ % |
| <input type="checkbox"/> (9) Furnishes advice about securities in any manner not described above | _____ % |

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

Yes No

B. Does applicant call any of the services it checked above financial planning or some similar term?

☒ ☐

C. Applicant offers investment advisory services for: (check all that apply)

- | | |
|--|---|
| <input checked="" type="checkbox"/> (1) A percentage of assets under management | <input type="checkbox"/> (4) Subscription fees |
| <input type="checkbox"/> (2) Hourly charges | <input checked="" type="checkbox"/> (5) Commissions |
| <input checked="" type="checkbox"/> (3) Fixed fees (not including subscription fees) | <input type="checkbox"/> (6) Other |

D. For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

2. Types of Clients -- Applicant generally provides investment advice to: (check those that apply)

- | | |
|--|--|
| <input checked="" type="checkbox"/> A. Individuals | <input checked="" type="checkbox"/> E. Trusts, estates, or charitable organizations |
| <input type="checkbox"/> B. Banks or thrift institutions | <input checked="" type="checkbox"/> F. Corporations or business entities other than those listed above |
| <input type="checkbox"/> C. Investment companies | <input type="checkbox"/> G. Other (describe on Schedule F) |
| <input type="checkbox"/> D. Pension and profit sharing plans | |

3. Types of Investments Applicant offers advice on the following: (check those that apply)

- | | |
|--|---|
| <input type="checkbox"/> A. Equity securities | <input type="checkbox"/> H. United States governmental securities |
| <input type="checkbox"/> (1) exchange-listed securities | |
| <input type="checkbox"/> (2) securities traded over-the-counter | <input type="checkbox"/> I. Options contracts on: |
| <input type="checkbox"/> (3) foreign issuers | <input type="checkbox"/> (1) securities |
| | <input type="checkbox"/> (2) commodities |
| <input type="checkbox"/> B. Warrants | |
| <input type="checkbox"/> C. Corporate debt securities (other than commercial paper) | <input type="checkbox"/> J. Futures contracts on: |
| <input type="checkbox"/> D. Commercial paper | <input type="checkbox"/> (1) tangibles |
| <input type="checkbox"/> E. Certificates of deposit | <input type="checkbox"/> (2) intangibles |
| <input type="checkbox"/> F. Municipal securities | <input type="checkbox"/> K. Interests in partnerships investing in: |
| | <input type="checkbox"/> (1) real estate |
| <input type="checkbox"/> G. Investment company securities: | <input type="checkbox"/> (2) oil and gas interests |
| <input type="checkbox"/> (1) variable life insurance | <input type="checkbox"/> (3) other (explain on Schedule F) |
| <input type="checkbox"/> (2) variable annuities | |
| <input type="checkbox"/> (3) mutual fund shares | <input type="checkbox"/> L. Other (explain on Schedule F) |

4. Methods of Analysis, Sources of Information, and Investment Strategies.

A. Applicant's security analysis methods include: (check those that apply)

- | | |
|---|---|
| <input type="checkbox"/> (1) <input type="checkbox"/> Charting | <input type="checkbox"/> (4) <input type="checkbox"/> Cyclical |
| <input type="checkbox"/> (2) <input type="checkbox"/> Fundamental | <input type="checkbox"/> (5) <input type="checkbox"/> Other (explain on Schedule F) |
| <input type="checkbox"/> (3) <input type="checkbox"/> Technical | |

B. The main sources of information applicant uses include: (check those that apply)

- | | |
|---|---|
| <input type="checkbox"/> (1) <input type="checkbox"/> Financial newspapers and magazines | <input type="checkbox"/> (5) <input type="checkbox"/> Timing services |
| <input type="checkbox"/> (2) <input type="checkbox"/> Inspections of corporate activities | <input type="checkbox"/> (6) <input type="checkbox"/> Annual reports, prospectuses, filings with the Securities and Exchange Commission |
| <input type="checkbox"/> (3) <input type="checkbox"/> Research materials prepared by others | <input type="checkbox"/> (7) <input type="checkbox"/> Company press releases |
| <input type="checkbox"/> (4) <input type="checkbox"/> Corporate rating services | <input type="checkbox"/> (8) <input type="checkbox"/> Other (explain on Schedule F) |

C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- | | |
|---|---|
| <input type="checkbox"/> (1) <input type="checkbox"/> Long term purchases (securities held at least a year) | <input type="checkbox"/> (5) <input type="checkbox"/> Margin transactions |
| <input type="checkbox"/> (2) <input type="checkbox"/> Short term purchases (securities sold within a year) | <input type="checkbox"/> (6) <input type="checkbox"/> Option writing, including covered options, uncovered options, or spreading strategies |
| <input type="checkbox"/> (3) <input type="checkbox"/> Trading (securities sold within 30 days) | <input type="checkbox"/> (7) <input type="checkbox"/> Other (explain on Schedule F) |
| <input type="checkbox"/> (4) <input type="checkbox"/> Short sales | |

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

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5. Education and Business Standards.

Yes No

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients?.....

☒ ☐

(If yes, describe these standards on Schedule F.)

6. Education and Business Background.

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice given to clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- | | |
|-----------------|--|
| • name | • formal education after high school |
| • year of birth | • business background for the preceding five years |

7. Other Business Activities. (check those that apply)

- ☒ A. Applicant is actively engaged in a business other than giving investment advice.
- ☒ B. Applicant sells products or services other than investment advice to clients.
- ☐ C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

8. Other Financial Industry Activities or Affiliations. (check those that apply)

- ☐ A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- ☐ B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:
- | | |
|---|---|
| <input checked="" type="radio"/> (1) broker-dealer | <input type="radio"/> (7) accounting firm |
| <input type="radio"/> (2) investment company | <input type="radio"/> (8) law firm |
| <input checked="" type="radio"/> (3) other investment adviser | <input checked="" type="radio"/> (9) insurance company or agency |
| <input type="radio"/> (4) financial planning firm | <input type="radio"/> (10) pension consultant |
| <input type="radio"/> (5) commodity pool operator, commodity trading adviser or futures commission merchant | <input type="radio"/> (11) real estate broker or dealer |
| <input type="radio"/> (6) banking or thrift institution | <input type="radio"/> (12) entity that creates or packages limited partnerships |

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

Yes No

- D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest?...

☐ ☒

(If yes, describe on Schedule F the partnerships and what they invest in.)

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

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9. Participation of Interest in Client Transactions.

Applicant or a related person: (check those that apply)

- ☒ A. As principal, buys securities for itself from or sells securities it owns to any client.
- ☐ B. As broker or agent effects securities transactions for compensation for any client.
- ☒ C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- ☐ D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- ☐ E. Buys or sells for itself securities that it also recommends to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

Describe, on Schedule F, your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.

10. Conditions for Managing Accounts. Does the applicant provide investment supervisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other conditions for starting or maintaining an account?

Yes No

☐ ☒

(If yes, describe on Schedule F.)

11. Review of Accounts. If applicant provides investment supervisory services, manages investment advisory accounts, or holds itself out as providing financial planning or some similarly termed services:

A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggers factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

Each account will be reviewed monthly to determine if the client's needs and objectives are being met. General guidelines, market conditions, and cash needs are adjusted as necessary. Specific security holdings are monitored for conditions on a day-to-day basis.

Specific Goals and objectives are designed by the client through the financial profile and are established for portfolio positioning and diversification. Accounts are monitored periodically and revised as needs dictate. All financial planning clients will be reviewed at least semi-annually by the Firm's registered investment advisor representatives. Significant changes in their personal circumstances, the general economy, or tax law changes can trigger more frequent reviews.

B. Describe below the nature and frequency of regular reports to clients on their accounts.

Investment results provided to client on a quarterly basis. Each quarterly statement will summarize the specific investment currently held and the value of the client's portfolio. Clients will also receive monthly statements from the investment company or brokerage / custodian holding their accounts.

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12. Investment or Brokerage Discretion.

A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:

- | | | |
|--|-----------------------|-----------------------|
| (1) securities to be bought or sold? | Yes | No |
| | <input type="radio"/> | <input type="radio"/> |
| (2) amount of the securities to be bought or sold? | Yes | No |
| | <input type="radio"/> | <input type="radio"/> |
| (3) broker or dealer to be used? | Yes | No |
| | <input type="radio"/> | <input type="radio"/> |
| (4) commission rates paid? | Yes | No |
| | <input type="radio"/> | <input type="radio"/> |

B. Does applicant or a related person suggest brokers to clients? ☐ Yes ☐ No

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commission higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for products and research services received.

13. Additional Compensation.

Does the applicant or a related person have any arrangements, oral or in writing, where it:

- | | | |
|---|-----------------------|-----------------------|
| A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients? | Yes | No |
| | <input type="radio"/> | <input type="radio"/> |
| B. directly or indirectly compensates any person for client referrals? | Yes | No |
| | <input type="radio"/> | <input type="radio"/> |

(For each yes, describe the arrangements on Schedule F.)

14. Balance Sheet. Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- has custody of client funds or securities (unless applicant is registered or registering only with the Securities and Exchange Commission); or
 - requires prepayment of more than \$500 in fees per client and 6 or more months in advance
- Has applicant provided a Schedule G balance sheet? ☐ Yes ☐ No

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of
Form ADV
Continuation Sheet for Form ADV
Part II**

| | | |
|--|------------------------------|-------------------------|
| Applicant: Harvey Financial Group | SEC File Number: 801- | Date: 10/27/2008 |
|--|------------------------------|-------------------------|

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

| | |
|---|-----------------------|
| 1. Full name of applicant exactly as stated in Item 1A of Form ADV: Harvey Financial Group | IRS Empl. Ident. No.: |
|---|-----------------------|

| Item of Form (identify) | Answer | | | | | | | | | | | | | | | | | | |
|-------------------------------|--|-------------|-----------|-------------|--------------------------|-------|-----|--------------------------|-------|-------|----------------------------|-------|--------|----------------------------|-------|------|-------------------|-------|--------|
| 1.A. Advisory Services & Fees | <p>Advisory Services and Fees</p> <p>Harvey Financial Group (“HFG” or the “Firm”) is an investment advisory firm registered with the Securities and Exchange Commission and located in The Woodlands, Texas. The Firm provides investment advisory planning services, portfolio management, asset allocation analysis and portfolio management programs of independent sponsors.</p> <p>Harvey Financial Group offers an Financial Planning Services to its clients. The fee for this service is an annual investment advisory fee, not to exceed two percent (2%), of the market value of the assets in the client's accounts. Prorated fees are due and payable upon execution of the Firm’s Investment Advisor Agreement and the initial allocation of funds invested. Subsequent fees are computed based upon the below formula and deducted on a quarterly basis in advance from the clients account. On occasion, fees may be negotiated for accounts, but only with prior approval from the firm's principal.</p> <p>Fee Schedule</p> <table><tr><th>Amount</th><th>Per Annum</th><th>Per Quarter</th></tr><tr><td>Balances below \$500,000</td><td>2.00%</td><td>.5%</td></tr><tr><td>\$500,000 to \$1,000,000</td><td>1.50%</td><td>.375%</td></tr><tr><td>\$1,000,000 to \$2,000,000</td><td>1.25%</td><td>.3125%</td></tr><tr><td>\$2,000,000 to \$5,000,000</td><td>1.00%</td><td>.25%</td></tr><tr><td>Above \$5,000,000</td><td>.750%</td><td>.1875%</td></tr></table> <p>The above reflects the current fee schedule. When the investment circumstances warrant, HFG has the right to charge up to two percent (2%). This must be approved by the client. Each client signing an agreement will receive a copy of Form ADV, Part II and be given five (5) business days to unconditionally rescind the agreement. The agreement may be terminated by either party upon thirty (30) days prior written notice to the other party. The agreement will be terminated unless all appropriate fees have been paid. Clients wishing to terminate the agreement during any quarter will receive a prorated refund based on the number of days of service actually provided. The basic objective of the Asset Allocation Advisory Service is to assist the clients in the monitoring, reporting and rebalancing of their investment accounts in line with their investment risk/return objectives.</p> <p>Each portfolio is developed with and is approved by the client, and is based on, the client's risk tolerance. The investments of the client's account are directed in</p> | Amount | Per Annum | Per Quarter | Balances below \$500,000 | 2.00% | .5% | \$500,000 to \$1,000,000 | 1.50% | .375% | \$1,000,000 to \$2,000,000 | 1.25% | .3125% | \$2,000,000 to \$5,000,000 | 1.00% | .25% | Above \$5,000,000 | .750% | .1875% |
| Amount | Per Annum | Per Quarter | | | | | | | | | | | | | | | | | |
| Balances below \$500,000 | 2.00% | .5% | | | | | | | | | | | | | | | | | |
| \$500,000 to \$1,000,000 | 1.50% | .375% | | | | | | | | | | | | | | | | | |
| \$1,000,000 to \$2,000,000 | 1.25% | .3125% | | | | | | | | | | | | | | | | | |
| \$2,000,000 to \$5,000,000 | 1.00% | .25% | | | | | | | | | | | | | | | | | |
| Above \$5,000,000 | .750% | .1875% | | | | | | | | | | | | | | | | | |

Complete amended pages in full, circle amended items and file with execution page (page 1). PAGE 1

**Schedule F of
Form ADV
Continuation Sheet for Form ADV
Part II**

| | | |
|--|------------------------------|-------------------------|
| Applicant: Harvey Financial Group | SEC File Number: 801- | Date: 10/27/2008 |
|--|------------------------------|-------------------------|

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

| | |
|---|-----------------------|
| 1. Full name of applicant exactly as stated in Item 1A of Form ADV: Harvey Financial Group | IRS Empl. Ident. No.: |
|---|-----------------------|

| Item of Form (identify) | Answer |
|---|---|
| | <p>accordance with the investment objectives of the client. Harvey Financial Group will not act as custodian for the client's account, but may issue instructions to the custodian, as agent and attorney-in-fact, with respect to the client's account, to exchange or otherwise trade in specific investment products selected by Harvey Financial Group or the client. The client agrees and understands that the risks of the client's investment program are to be borne solely by the client. Custodial fees, mutual fund fees, and transaction fees are not part of the money management fee and vary depending upon where the funds are held. Such fees are the responsibility of the account owner.</p> <p>The Asset Allocation Advisory Service is generally implemented with no-load mutual funds. Harvey Financial Group may recommend the use of other independent registered investment advisors or Asset Management program sponsors that include a fee for investment advice. Fees charged when other independent registered investment advisors or asset management programs are used may be in addition to or in lieu of the fees charged by HFG, in which case a portion of the on-going fees may be paid to HFG.</p> <p>Clients will be given appropriate disclosure information including ADV Part II of Harvey Financial Group and ADV Part II of any other investment advisor or asset management program that is utilized. There is no guarantee that the advisory services offered will result in the clients' goals and objectives being met. Nor is there any guarantee of profit or protection from loss. No assumption can be made that any portfolio management service of any nature will provide a better return than other less sophisticated investment strategies.</p> |
| 1.A. Financial Planning Services | <p>Financial Planning Services</p> <p>Harvey Financial Group at times will prepare a financial plan or provide other financial consulting services based on an hourly rate. Clients execute a Financial Planning Agreement agreeing to pay the Firm an initial flat set-up fee of \$2500. Typically, a comprehensive plan will cost between \$2,500.00 and \$10,000.00 and include all or part of a financial plan, tax plan, portfolio analysis, retirement plan or estate plan. Clients are requested to deposit one-half of the estimated fee. The clients are given up to five (5) days after signing the Advisory contract and receiving a copy of Form ADV, Part II to refund the deposit.</p> <p>Financial planning services provided generally establish client's objectives by collecting data, reviewing clients' financial information, and producing a report. The report may include specific recommendations to purchase, hold or sell securities. HFG, upon written agreement with client, may prepare more complete financial plans which could incorporate recommendations on asset management, tax management, estate planning and risk management, as well as business interests and investment policy. Clients may terminate the agreement at any time and a refund of the unearned fees will</p> |

**Schedule F of
Form ADV
Continuation Sheet for Form ADV
Part II**

| | | |
|--|------------------------------|-------------------------|
| Applicant: Harvey Financial Group | SEC File Number: 801- | Date: 10/27/2008 |
|--|------------------------------|-------------------------|

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

| | |
|---|-----------------------|
| 1. Full name of applicant exactly as stated in Item 1A of Form ADV: Harvey Financial Group | IRS Empl. Ident. No.: |
|---|-----------------------|

| Item of Form (identify) | Answer |
|----------------------------|--|
| 1.A.7, 1.A.2 | <p>be made, based on the time and effort expended by Harvey Financial Group prior to termination. Otherwise, the agreement terminates upon delivery of any specified reports or performance of specified services.</p> <p>Other Advice</p> <p>Investment advisor representatives of Harvey Financial Group are licensed to sell insurance to clients. In such cases they would earn the normal commissions associated with the insurance products. Any advice relating to insurance sales takes into consideration the needs of the clients. Harvey Financial Group may at times hold seminars to promote the general education of the public on the techniques and strategies of financial lifestyle planning, investment advisory services, asset class investing and portfolio management. Normally, no seminar fee is charged for these seminars. The seminars cover and may include topics relating to retirement planning, general tax planning, investment planning, business strategy, specific investment product sessions, strategic asset allocation and generic education sessions on the various aspects of financial and investment planning and financial lifestyle planning.</p> <p>Fee Policies</p> <p>Any fees paid to Harvey Financial Group and collected in advance, will be refunded unconditionally to clients on a pro-rata basis, taking into account the percentage of service rendered to client up to the time of the refund. When fees are collected in advance, clients have an unconditional right of rescission for five (5) business days from the receipt of their fees. The fee for the Asset Allocation Advisory Service is an annual investment advisory fee not to exceed two percent (2.0%) of the market value of the assets in the client's portfolio under review. The minimum account size accepted for this service is typically \$500,000. When fees are collected in advance, clients have an unconditional right of rescission for five (5) business days from receipt of their fees. The Asset Allocation Advisory Service may be terminated by either party upon thirty (30) days prior written notice. The fees for the period of termination of this service shall be prorated from the date of termination and refunded to the client. Because implementation of this service most often involves investments in mutual funds, clients are advised that additional management fees are incurred through the use of such mutual funds. Comparable services may be available elsewhere for a greater or less cost.</p> <p>Other advisory services may be offered for a fixed fee or may be determined as a percentage of assets under management or supervision.</p> <p>Arbitration</p> |

Complete amended pages in full, circle amended items and file with execution page (page 1). PAGE 3

**Schedule F of
Form ADV
Continuation Sheet for Form ADV
Part II**

| | | |
|--|------------------------------|-------------------------|
| Applicant: Harvey Financial Group | SEC File Number: 801- | Date: 10/27/2008 |
|--|------------------------------|-------------------------|

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

| | | |
|---|--|-----------------------|
| 1. Full name of applicant exactly as stated in Item 1A of Form ADV: Harvey Financial Group | | IRS Empl. Ident. No.: |
| Item of Form (identify) | Answer | |
| 3.L Other Types of Investments | <p>Any controversy or claim, including but not limited to errors and omissions arising out of or relating to fees, charges for services rendered, or the breach thereof, shall be settled by arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association then applying. The award of the arbitrators or the majority of them shall be final and binding and not subject to review or appeal. Judgment upon any arbitration award rendered may be entered in any court having appropriate jurisdiction. This clause does not constitute a waiver of any right provided by the investment Advisers Act of 1940, including the right to choose the forum, whether arbitration or adjudication, in which to seek resolution of disputes.</p> <p>Other Types of Investments</p> <p>Advice is also offered on the following on request of the client:</p> <ul style="list-style-type: none"> • Life Insurance (as to amount and type) • Disability Insurance (as to amount and type) • Income Tax Matters (for which Harvey Financial Group is qualified) • Estate Tax Matters (for which Harvey Financial Group is qualified) • Home Ownership • Retirement Planning • Incentive and Non-Qualified Stock Options <p>From time-to-time, the Firm may offer investors shares in private placement. Each investors must be able to show they either earn \$200,000 / year or have \$1.5 million in investable assets.</p> <p>HFG does not vote proxies on behalf of clients.</p> | |
| 4.A.5 Other Methods of Analysis | <p>Other Methods of Analysis</p> <p>Harvey Financial Group does not generally analyze individual securities. Instead Harvey Financial Group recommends exchange traded funds, mutual funds, our internal Asset Allocation Advisory Service, or other independent investment asset allocation services to clients. In analyzing mutual funds, various sources of information are used including publicly available research and performance of various asset classes.</p> | |
| 4.B.8 Sources of Information | <p>Sources of Information</p> <p>Harvey Financial Group also uses a financial simulation program that calculates the effect of various rates of return from different asset classes, to assist in the preparation of asset allocation plans. The Firm analyzes independent sub-advisors based upon review of their track record, investment strategy, public reports and comparisons of</p> | |

**Schedule F of
Form ADV
Continuation Sheet for Form ADV
Part II**

| | | |
|--|------------------------------|-------------------------|
| Applicant: Harvey Financial Group | SEC File Number: 801- | Date: 10/27/2008 |
|--|------------------------------|-------------------------|

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

| | | |
|---|---|-----------------------|
| 1. Full name of applicant exactly as stated in Item 1A of Form ADV: Harvey Financial Group | | IRS Empl. Ident. No.: |
| Item of Form (identify) | Answer | |
| 4.C.7 Investment Strategies | <p>certain managers and their disclosure documents.</p> <p>Harvey Financial Group also obtains information from academic journals, private studies and professional conferences.</p> <p>Investment Strategies</p> <p>Harvey Financial Group offers investment advisory services that are designed to meet the client's financial lifestyle objectives through the development and adherence to a written investment policy statement based on the client's individual needs and objectives.</p> <p>The development of an investment policy follows the basic approach underlying the review of financial planning objectives: assessing financial condition, setting goals, developing investment strategies to meet the goals, implementing strategies, regularly reporting and reviewing the results and adjusting those strategies as circumstances dictate.</p> <p>Investment strategies are developed and recommended by Harvey Financial Group and/or in conjunction with or by other independent and unaffiliated investment advisors and/or service providers. Independent sponsors include but are not limited to Loring Ward Advisor Services Inc. and Bellatore Financial, Inc. Asset allocation models are based on Modern Portfolio Theory and research of distinguished academic theorists, including Eugene Fama, Kenneth French, Roger Ibbotson, Harry Markowitz, Meir Statman, Rex Sinquefeld, and Nobel laureates Merton Miller, William Sharp and Myron Scholes.</p> <p>Harvey Financial Group provides on-going monitoring of accounts and is available to discuss with clients their specific financial and investment needs. The accounts are not "timed" by HFG for purchase and sales pursuant to market conditions.</p> | |
| 5. Education and Business Standards | <p>Education and Business Standards</p> <p>The backgrounds of other individuals offering advice under the direction of Harvey Financial Group may vary. Individuals may include formal graduate degrees and professional designations such as ChFC, or years of experience. The principal of the firm reviews all plans issued by the Firm.</p> | |
| 6. Education and Business Background | <p>Education and Business Background</p> <p>Larry A. Harvey (07/1964) - President</p> | |

Complete amended pages in full, circle amended items and file with execution page (page 1). PAGE 5

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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

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| | <p>Mr. Harvey has degrees in accounting and business management from the University of Tampa. Larry has earned the prestigious Chartered Financial Consultant (ChFC) designation from the American College, Bryn Mawr, PA. Larry has further acquired the title of a Qualified Financial Planner (QFP) presented by the International Association of Qualified Financial Planners. Mr. Harvey is a Registered Principal and an Investment Advisory Representative of FSC Securities Corporation (FSC). He is series 6, 22, 26, 63 and 65 securities registered.</p> <p>Ryan Nguyen (01/1974) - Operations Manager & CCO</p> <p>Mr. Nguyen graduated from Baylor University in 1995 with double degrees (Economics and History). His industry experience spans over 10 years in the financial services industry, working with companies from coast to coast. Prior to working with HFG, he served as an Operations Specialist with US Fiduciary and a Premiere Services Representative with Loring Ward Advisor Services supporting financial advisors in managing client assets. He also has worked on the trade floor with Smith Barney in California, and was a financial advisor with PaineWebber in New York. Mr. Nguyen holds a BA in Economics and History from Baylor University, and he currently holds a Series 7, 63 & 65 with FSC.</p> |
| 7. Other Business Activities | <p>Other Business Activities</p> <p>Principals and advisor representative of the Firm may act as insurance agents for a number of insurance companies. Those individuals may maintain license arrangements with several insurance companies as necessary to meet the needs of clients. They operate as independent agents without any special arrangement with any particular insurance company.</p> <p>At the client's request, principal and associated individuals may act as Registered Representatives to effect security transactions as an associated representative of FSC Securities Corporation, a wholly owned subsidiary of SunAmerica. Such transactions may result in a commission payable to the principal and/or associated individuals. At times the interest of the accounts belonging to the principal or associated individuals of Harvey Financial Group may correspond with client interests. The principal and associated individuals as an advisor and/or investor do not have the ability to noticeably affect the markets.</p> |
| 8.C.1./3/9 Other Financial Industry Activities | <p>Other Financial Industry Activities</p> <p>The principal of the firm is currently registered with FSC brokerage firm.</p> <p>Harvey Financial Group participates in a membership interest in Bellatore, LLC., which</p> |

Complete amended pages in full, circle amended items and file with execution page (page 1). PAGE 6

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| 9.B., 9.D., 9.E Participation Interest in Client Transactions | <p>owns Bellatore Financial Inc., a registered investment advisory firm. This interest is active in nature and represents a group of advisors working with Bellatore LLC to develop client focused investment advisory services. The Firm has entered into an agreement with Bellatore Financial, Inc. to make their Unified Managed Account Program available to the clients of HFG.</p> <p>Principals and advisor representative of the Firm may act as insurance agents for a number of insurance companies. Those individuals may maintain license arrangements with several insurance companies as necessary to meet the needs of clients. They operate as independent agents without any special arrangement with any particular insurance company.</p> <p>The principal and associated individuals of HFG, at times, may conduct joint seminars and client meetings with attorneys at law, insurance representatives, and accountants for the purpose of advising clients in the various aspects of financial and estate planning. All legal advice and documents are provided to the client by the specific attorney. All tax advice is provided by the accountant.</p> <p>Participation Interest In Client Transactions</p> <p>At the client's request, principal and associated individuals may act as Registered Representatives to effect security transactions. Such transactions may result in a commission payable to the principal and/or associated individuals.</p> <p>At times the Principal of the Firm may offer to its clients interests in private placements, which may involve purchasing interests in limited partnership for which the Principal has some ownership interests. Prior to such offering, each client must be able to demonstrate that they earn at least \$200,000 / year in income or have a minimum of \$1.5 million in investible assets.</p> <p>At times the interest of the accounts belonging to the principal or associated individuals of HFG may correspond with client interests. The principal and associated individuals as an advisor and/or investor do not have the ability to noticeably affect the markets. The principal and associated individuals obtain information from a wide variety of public sources and have no sources of inside or private information. The principal and associated individuals do not trade against or in advance of the advice given to clients. In the event that a conflict of interest arises that has significant financial implications to clients, it will be fully disclosed. All rules and regulations of the Investment Advisors Act of 1940 will be strictly enforced.</p> <p>Code of Ethics</p> |

Complete amended pages in full, circle amended items and file with execution page (page 1). PAGE 7

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| 1. Full name of applicant exactly as stated in Item 1A of Form ADV: Harvey Financial Group | | IRS Empl. Ident. No.: |
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| | <p>HFG has adopted a Code of Ethics (the Code) to address securities-related conduct. The Code focuses primarily on fiduciary duty, personal securities transactions, insider trading, gifts, and conflicts of interest. The Code includes HFG's policies and procedures developed to protect client's interests in relation to the following topics:</p> <ul style="list-style-type: none"> • The duty at all times to place the interests of clients first; • The requirement that all personal securities transactions be conducted in such a manner as to be consistent with the code of ethics and to avoid any actual or potential conflict of interest or any abuse of an employee's position of trust and responsibility; • The principle that investment adviser personnel should not take inappropriate advantage of their positions; • The fiduciary principle that information concerning the identity of security holdings and financial circumstances of clients is confidential; and • The principle that independence in the investment decision-making process is paramount. The Firm provides a copy of the code to any client or prospective client upon request to their advisor representatives. | |
| 10. Conditions for Managing Accounts | <p>Conditions For Managing Accounts</p> <p>The minimum size account for utilizing the asset allocation services of Harvey Financial Group is \$500,000 however Harvey Financial Group reserves the right to modify this requirement as specific circumstances warrant. Accounts in the same family are aggregated and treated as one account for fee billing purposes.</p> <p>HFG does not vote proxies on behalf of clients.</p> | |
| 11. Review of Accounts | <p>Review of Accounts</p> <p>For clients utilizing the Asset Allocation Advisory Service, Harvey Financial Group provides a performance report no less than on a quarterly basis. This report summarizes the gain or loss, rate of return, and the performance of the account. Harvey Financial Group supervises and directs investments in the clients' accounts in accordance with the investment objectives as approved by each client. Each account is reviewed by the Firm's adviser representative.</p> | |
| 12.A., 12.B Investment or Brokerage Discretion | <p>Investment or Brokerage Discretion</p> <p>HFG, through its Asset Allocation Advisory Service has the client's authority, as approved in the client's investment policy statement, over the individual marketable securities or investment products that will be used in managing client accounts.</p> | |

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| 13. Additional Compensation | <p>Each client will be presented and approve the individual marketable securities or investment products to be used in the Asset Allocation Advisory Service. The Firm, through its Asset Allocation Advisory Service, has the client's authority as approved in the client's investment policy statement, to allocate, on a percentage basis, portfolios within the individual marketable securities or investment products identified by the service.</p> <p>Each client will be presented and approve the initial allocation to be used in the Asset Allocation Advisory Service. Harvey Financial Group implements its Asset Allocation Advisory Service through Charles Schwab or Bellatore Financial, Inc. No-load mutual funds will be purchased through the facilities of Schwab Institutional, a division of Charles Schwab & Co., Inc., or Bellatore Financial, Inc. There are transaction charges involved when purchasing mutual Funds through Charles Schwab which are the obligation of the client. Harvey Financial Group receives no commissions from Charles Schwab.</p> <p>Additional Compensation</p> <p>As Registered Representatives of a broker-dealer, occasionally mutual funds will be sold in which a client may be required to pay 12b-1 fee payments to broker/dealers. Such payments may be distributed pursuant to a 12b-1-distribution plan or pursuant to another arrangement as compensation for distribution or administrative services and may be paid out of the fund's assets, and therefore, indirectly paid by the client.</p> <p>Harvey Financial Group participates in a membership interest in Bellatore, LLC. This interest is active in nature and represents a group of advisors working with Bellatore LLC to develop client focused investment advisory services. As a result, HFG receives compensation.</p> <p>Principals and advisor representative of the Firm may act as insurance agents for a number of insurance companies. Those individuals may maintain license arrangements with several insurance companies as necessary to meet the needs of clients. They operate as independent agents without any special arrangement with any particular insurance company. Consequently, the Principal and advisor representatives receive compensation.</p> |

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