

HARVEST WEALTH ADVISORS, INC

FIRM BROCHURE

JANUARY 1, 2017

Harvest Wealth Advisors, Inc

2270 Douglas Blvd.

Roseville, CA 95661

Phone: (916) 960-4080

Website: www.harvestwealthadvisors.com

This brochure provides information about the qualifications and business practices of Harvest Wealth Advisors, Inc. If you have any questions about the contents of this brochure, please contact us at 916-960-4080. 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.

Harvest Wealth Advisors, Inc is a registered investment advisor. Registration of an Investment Advisor does not imply any level of skill or training. The oral and written communications of an Advisor provide you with information about which you determine to hire or retain an Advisor.

Additional information about Harvest Wealth Advisors, Inc is available on the SEC's website www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The firm's CRD number is 157937.

2. MATERIAL CHANGES

This Brochure dated January 1, 2017 is a new document prepared according to the new requirements and rules. As such, this Document is materially different in structure and requires certain new information that was not previously required.

In the future, this Item will discuss only specific material changes that are made to the Brochure and provide Clients with a summary of such changes. We will also reference the date of our last annual update of our brochure.

Pursuant to new rules, we will ensure that you receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

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4. ADVISORY BUSINESS

A. OWNERSHIP/ADVISORY HISTORY

Harvest Wealth Advisors, Inc (“we”) is an investment advisor registered in California. Jayson H. Jay and Jeremy S. Frye, CFP® are the owners of Harvest Wealth Advisors, Inc. The firm was originally established in 2006 by Mr. Frye. In January 2010, Mr. Frye brought on Mr. Jay as a partner to the firm. In April 2011, they incorporated the firm in California.

B. ADVISORY SERVICES OFFERED

Before we enter into an Advisor-Client relationship, we may offer a complimentary general consultation to discuss services available, give a prospective client time to review services desired, and determine whether a relationship might benefit the client. Investment advisory services begin only after we and the client formalizes the relationship with a properly executed financial planning agreement.

We offer a financial planning service with 4 separate component offerings.

1) Organization Services Included:

- Self Directed Organization Exercises
 - We offer self-directed online access to MoneyGuidePro – a financial planning software program. This allows clients to gather/share their financial data, set goals and share what is of most concern to them.
- E-Organization Services
 - Our E-Organization service provides clients with a secure personal financial portal through MoneyGuidePro – a financial planning software program. This allows them to see everything they have chosen to share in one place as well as automatic updates to values, net worth and percentage of confidence in meeting goals. We also provide online storage of their financial documents in shared files through Dropbox – a cloud storage software program.

2) Planning Services Included:

- Wealth Health Management
 - Our advisors are available to help clients answer life scenario questions, use the online tools, produce a financial plan of action, and help increase the health of the 6 areas of financial planning – Assets/investments, Debt, Cash Flow, Taxes, Risk Management and Legal/Estate planning.
 - Investment/Insurance Planning that includes risk management associated with advisory recommendations based on the combination of insurance types that best meet a client’s specific needs, e.g. life, health disability, long-term care, and others as appropriate.

3) Implementation Assistance Offering:

- You may implement yourself or receive assistance from an associate of HWA who will implement your plan through his affiliation with Investment Architects, a broker-dealer or Resource Investment Architects, an SEC registered investment Adviser.

4) Monitoring Services Included:

- Evaluation Services
 - Activities and strategies regarding Production, Preservation and Distribution are considered for achievement of goals in one combined monitoring meeting.
 - Regular account reviews are included when the plan is implemented through the associate of Investment Architects, a broker-dealer or Resource Investment Architects, an SEC registered investment Adviser.

Conflicts of Interest Disclosure

Pursuant to California Code of Regulations Section 260.238(k), in this Part 2, the Firm, its representatives and employees have disclosed all material conflicts of interests that could reasonably be expected to impair the rendering of unbiased and objective advice.

PLEASE NOTE: When we provide financial planning services and the client implements the financial plan through one of our representatives, the representative will receive compensation in the form of a commission or fee. This creates a conflict of interest between the representative and the client. Therefore, when providing financial planning services, we would like clients to note: (a) a conflict exists between the representative's interests and the interests of the client, (b) the client is under no obligation to act upon the recommendation, and (c) if the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through the representative.

C. TAILORED SERVICES

Our financial planning services are individualized to each client. A client may impose restrictions on investment in certain securities or types of securities. Any restrictions must be provided in writing.

D. WRAP PROGRAM

We do not sponsor or participate in a wrap program. This section is not applicable.

E. CLIENT ASSETS MANAGED

We do not manage client accounts. This section is not applicable.

5. FEES AND COMPENSATION

A. FINANCIAL PLANNING SERVICES

The non-negotiable fees for financial planning services is an initial \$1,000 for one year of service and \$50 a month for all following years. The initial fee will be made in 2 semi-annual installments of \$500. The second year monthly fee will be charged on the same date for each subsequent month.

Comparable Services Disclosure

Clients should note that lower fees for comparable services may be available from other sources.

B. FEE DEDUCTION

We do not deduct fees from client accounts. All fees are paid upon engagement or billed to the client.

C. OTHER FEES AND EXPENSE

Our financial planning fee is separate and distinct from any fees or expenses incurred from the implementation of the financial plan. These fees and expenses may include brokerage commissions, transaction fees, and other related costs and expenses. Additionally, clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, as disclosed in a fund's prospectus, which are separate and distinct from our fee.

D. FEE PAYMENTS AND TERMINATION OF SERVICES

The client's fee is charged in advance and due on the date the financial planning agreement is signed. A client may cancel the financial planning agreement for any reason during the first five (5) days from the date of signing the agreement and he/she will receive a refund of 100% of all fees paid. To cancel the agreement, the client must notify us and return any materials received to that date. After five (5) days if a client cancels within the first 3 months, 50% of any prepaid fees will be refunded. After 3 months, the financial planning agreement can be stopped at any time by the client without refund or continued fees. The financial planning agreement will cease if payment is not made.

E. OTHER SECURITIES COMPENSATION

We do not receive any other securities compensation. However, our owner, Jayson Jay, is a registered representative of Investment Architect, Inc. (“IAI”), member FINRA/SIPC, a broker-dealer and also an investment adviser representative of Resource Investment Architects, Inc. (“RIAI”), a registered investment adviser. Although not obligated to nor will it reduce the financial planning fee, clients may implement their financial plan through the Mr. Jay’s affiliation with IAI and RIAI. This is a conflict of interest because it gives Mr. Jay an incentive to recommend investment products based on the compensation received, rather than on a client’s needs. Mr. Jay attempts to mitigate any conflicts of interest to the best of his ability by informing the client of the conflict when discussing implementation of the financial plan. We also required Mr. Jay to place the client’s interests ahead of his own, through his fiduciary duty. Additionally, we require Mr. Jay to inform clients that they are not obligated to implement their financial plan or recommendations through him.

6. PERFORMANCE-BASED FEES AND SIDE BY SIDE MANAGEMENT

We do not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

7. TYPES OF CLIENTS

We provide advice to individuals, corporations and other business entities. The advice to individuals may be for a variety of account types including but not limited to individual, trust, joint, individual retirement accounts, or other qualified accounts.

We do not require a minimum net worth or any other restriction related to opening or maintaining an account.

8. METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

A. & B. METHODS OF ANALYSIS AND INVESTMENT STRATEGIES

As part of our financial planning process we do not subscribe to a particular method of analysis. Our financial planning process is based on allocating client investments to meet individual goals within a stated risk tolerance. Typically this is achieved through an individualized asset allocation method for each client account. When advising on the asset allocation for a client’s account, we study various market indicators such as financial newspapers and magazines, research prepared by other advisors, company press releases, prospectuses, and other market related filings. After studying the market indicators we may recommend purchases into various market sectors for varying lengths of time.

C. RECOMMENDED SECURITIES AND INVESTMENT RISKS

We recommend several types of securities for our clients’ to implement in their accounts. These securities may include, but are not limited to, the following: Bonds and other corporate debt instruments; Exchange Traded Funds; Mutual Funds such as Large Cap Growth, Large Cap

Value, Mid Cap Growth, Mid Cap Value, Small Cap Growth, and Small Cap Value; Government Debt instruments including Treasury Bills and Municipal securities; Stocks; Preferred Stock; High Yield Debt; Domestic Fixed Income; Money Market Funds and Cash.

All investments bear different types and degrees of risk and **investing in securities involves risk of loss that clients should be prepared to bear.** While we recommend investment strategies that are designed to provide appropriate investment diversification, some investments have significantly greater risks than others. Obtaining higher rates of return on investments entails accepting higher levels of risk. Recommended investment strategies seek to balance risks and rewards to achieve investment objectives. A clients needs to ask questions about risks he/she does not understand, we would be pleased to discuss them.

We strive to render the best judgment on behalf of our clients. Still, we cannot assure or guarantee clients that investments will be profitable or assure that no losses will occur in an investment portfolio. Past performance is an important consideration with respect to any investment or investment adviser but is not a reliable predictor of future performance. Many economic and market variables beyond our control can affect the performance of a recommended investment portfolio.

An investment could lose money over short or even long periods. A client should expect his/her account value and returns to fluctuate within a wide range, like the fluctuations of the overall stock and bond markets. A client's account performance could be hurt by:

Stock market risk: The chance that stock prices overall will decline. Stock markets tend to move in cycles, with periods of rising stock prices and periods of falling stock prices.

Interest rate risk: The chance that bond prices overall will decline because of rising interest rates.

Manager risk: The chance that the proportions allocated to the various securities will cause the client's account to underperform relevant to benchmarks or other accounts with a similar investment objective.

International investing risk: Investing in the securities of non-U.S. companies involves special risks not typically associated with investing in U.S. companies. Foreign securities tend to be more volatile and less liquid than investments in U.S. securities, and may lose value because of adverse political, social or economic developments overseas or due to changes in the exchange rates between foreign currencies and the U.S. dollar. In addition, foreign investments are subject to settlement practices, as well as regulatory and financial reporting standards, that differ from those of the U.S.

9. DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events within the past 10-years that would be material to your evaluation of the firm or the integrity of its management.

We have no information applicable to this Item because we have not been the subject of any administrative, civil, criminal or self-regulatory proceedings.

10. OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

A. BROKER-DEALER AFFILIATIONS

Jayson H. Jay is a registered representative of Investment Architects, Inc., member FINRA/SIPC (“IAI”), a broker-dealer. This causes a conflict of interest because he will earn commissions from IAI that are separate from the financial planning fees outlined above in Item 5. Mr. Jay attempts to mitigate this conflict of interest to the best of his ability by placing the client’s interest ahead of his own through his fiduciary duty. Additionally, it is the firm’s policy that recommended securities purchases through IAI do not have to be purchased through Mr. Jay.

B. FUTURES/COMMODITIES FIRM AFFILIATION

We are not affiliated with a futures or commodities broker.

C. OTHER INDUSTRY AFFILIATIONS

Jayson H. Jay is an independent insurance agent (life and health licensed). Through his insurance licenses, he may sell life insurance or fixed annuities to clients for a commission. This causes a conflict of interest because the commissions from insurance sales are separate from the financial planning fees outlined above. Mr. Jay attempts to mitigate any conflicts of interest to the best of his ability by placing the client’s interests ahead of his own and through his fiduciary duty. Also, it is our policy that recommended insurance products do not have to be purchased through Mr. Jay.

D. RECOMMENDATION OF THIRD PARTY INVESTMENT ADVISORS

Jayson H. Jay is an investment adviser representative of Resource Investment Architects, Inc. (“RIAI”), registered investment adviser. This causes a conflict of interest because he will earn advisory fees from RIAI that are separate from the financial planning fees outlined above in Item 5. Mr. Jay attempts to mitigate this conflict of interest to the best of his ability by placing the client’s interest ahead of his own through his fiduciary duty. Additionally, it is the firm’s policy that recommended advisory services through RIAI do not have to be purchased through Mr. Jay. Prior to recommending the service of RIAI or any third party investment adviser, we will ensure they are properly registered in California.

11. CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

A. DESCRIPTION

Our Code of Ethics establishes ideals for ethical conduct upon fundamental principles of openness, integrity, honesty, and trust. We will provide a copy of our Code of Ethics to any client or prospective client upon request.

Our Code of Ethics covers all supervised persons and it describes 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, a prohibition of rumor mongering, restrictions 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 must acknowledge the terms of the Code of Ethics annually, or as amended.

B. MATERIAL INTEREST IN SECURITIES

We do not have a material interest in any securities. This section is not applicable.

C. INVESTING IN THE SAME SECURITIES

On occasion, our owners may buy or sell for their own individual investment accounts securities that are the same as those they recommend to their clients in their financial plans. Their ability to buy and sell securities for their own individual accounts that they recommend to clients is a conflict of interest because they may receive economic benefit from their own investments. Our firm's policy is to mitigate the conflict of interest to the best of our ability through the enactment of our Code of Ethics and our fiduciary responsibilities. The firm's policy includes disclosing to a client that we or a related person own the same security and prohibiting of trading against a client's investment. We are aware of our fiduciary duty to our clients and the prohibitions against the use of any insider information. Records of all our owners' individual trading activities will be kept and are available to regulators to review on the premises.

D. RECOMMENDING SECURITIES TO CLIENTS

On occasion, our owners may buy or sell for their own individual investment accounts securities that are the same as, similar to, or different from those that they recommend to their clients in their financial plan. Differences can arise due to variations in personal goals, investment horizons, risk tolerance, and the timing of purchases and sales. The owners ability to buy and sell securities for their own individual accounts and also to recommend to clients securities that are the same as, similar to, or different from those they buy and sell for their own accounts is a conflict of interest because they may receive economic benefit from their own investments. Our firm's policy is to mitigate the conflict of interest to the best of our ability through the enactment of our Code of Ethics and our fiduciary responsibilities. The firm's policy includes disclosing to a client that we or a related person own the same security and prohibiting of trading against a

client's investment. We are aware of our fiduciary duty to our clients and the prohibitions against the use of any insider information. Records of all our owners' individual trading activities will be kept and are available to regulators to review on the premises.

12. BROKERAGE PRACTICES

A. RECOMMENDATION CRITERIA

We do not recommend any broker-dealer or custodians. Clients are free to choose any broker-dealer or custodian to implement their financial plan.

With the use of independent broker-dealers, a client may incur a ticket charge or sales commission for the sale or purchase of securities. We do not receive any portion of the ticket charge or sales commission.

i. RESEARCH AND SOFT DOLLARS

"Soft dollars" are defined as a form of payment investment firms can use to pay for goods and services such as subscriptions or research. When an investment firm gives its business to a particular brokerage firm, the brokerage firm in return can agree to use some of its revenue to pay for these types of services. We do not receive "soft dollars" from any vendor, service provider or custodian.

ii. BROKERAGE FOR CLIENT REFERRALS

We do not receive client referrals or any other incentive from any broker-dealer or custodian.

iii. DIRECTED BROKERAGE

Directed brokerage is defined as a client directing an advisor to a specific broker-dealer to execute securities transactions for their accounts. Clients are free to use any broker-dealer to implement their financial plan.

B. TRADE AGGREGATION

We do not trade accounts. This section is not applicable.

13. REVIEW OF ACCOUNTS

A. PERIODIC REVIEWS

Jayson Jay, Vice President, meets with clients annually to discuss and update their financial situations.

B. OTHER REVIEWS

Additional reviews are conducted periodically depending on market conditions, economic or political events, or by changes in a client's financial situation (such as retirement, termination of employment, physical move or inheritance).

C. REPORTS

Financial planning clients will receive a digital report, or a written report upon request, once the

initial financial planning process is completed.

14. CLIENT REFERRALS AND OTHER COMPENSATION

A. OTHER COMPENSATION

We do not receive extra compensation or any other economic benefit for providing investment advice or other advisory services to clients.

B. CLIENT REFERRALS

We do not pay for client referrals or use solicitors.

15. CUSTODY

We provide only financial planning for our clients and do not have custody of client funds or securities. All client funds, securities and accounts are held at third-party custodians.

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. We urge you to carefully review such statements.

16. INVESTMENT DISCRETION

We do not trade clients account on either discretionary or non-discretionary basis. Therefore, this section is not applicable.

17. VOTING CLIENT SECURITIES

We do not vote proxies for securities held in clients' accounts. Proxy solicitation materials will be forwarded to clients for response and voting. In the event a client has a question about a proxy solicitation, the client should contact his/her investment advisor representative.

18. FINANCIAL INFORMATION

A. BALANCE SHEET

We do not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance. Therefore we do not have to provide a balance sheet.

B. FINANCIAL CONDITION

Registered investment advisors are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs its ability to service its clients.

C. BANKRUPTCY

We have not been the subject of a bankruptcy proceeding.

19. REQUIREMENTS FOR STATE-REGISTERED ADVISORS

A. EXECUTIVE OFFICERS AND MANAGEMENT

JEREMY S. FRYE, CFP® - Vice President

Born: 1976

Education:

California State University at Sacramento – Bachelor of Science in Business Administration

California State University at Sacramento – Master in Business Administration

University of California at Davis – Certificate of Personal Financial Planning

CFP® - Certified Financial Planner™

Issued by: Certified Financial Planner Board of Standards, Inc.

Prerequisites/Experience Required: Candidate must meet the following:

- A bachelor's degree (or higher) from an accredited college or university, and
- 3 years of full-time personal financial planning experience

Educational Requirements: Candidate must complete a CFP-board registered program, or hold one of the following:

- Certified Public Accountant
- Chartered Financial Consultant
- Chartered Life Underwriter (CLU)
- Certified Financial Analyst
- Ph.D. in business or economics
- Doctor of Business Administration
- Attorney's License

Examination Type: CFP Certification Examination

Continuing Education/Experience Requirements: 30 hours every 2-years

Business Background:

Harvest Wealth Advisors, Inc – Nov. 2006 – Present

– Vice President

– Investment Advisor Representative (November 2011 – Present)

Woodbury Financial Services, Inc – June 2006 – November 2010

– Registered Representative

– Investment Advisor Representative

Western Sierra Financial Services – December 2004 – June 2006

– Registered Representative

– Investment Advisor Representative

JAYSON H. JAY – Vice President

Born: 1970

Education:

The Union Institute & University – Bachelor of Science in Accounting

Business Background:

Harvest Wealth Advisors, Inc – January 2010 – Present

– Vice President

– Registered Investment Advisor (November 2011 – Present)

Investment Architects, Inc – August 2011 – Present

– Registered Representative

Resource Investment Architects, Inc – September 2011 – Present

– Investment Advisor Representative

Woodbury Financial Services, Inc – December 2008 – August 2011

– Registered Representative

– Investment Advisor Representative

Citi Group/Citicorp – June 2004 – December 2008

– Registered Representative

– Investment Advisor Representative

B. OTHER BUSINESS ACTIVITY

As disclosed in Item 10.A, above, Mr. Jay is a registered representative of Investment Architects, Inc., Member FINRA/SIPC, a broker-dealer and also an investment adviser representative of Research Investment Architects, Inc., registered investment adviser. He spends approximately 10 to 15 hours a week on these activities. These activities are also discussed in Items 10.A and 10.D., above. Mr. Jay is also a licensed independent life and health insurance agent, which is disclosed above in Item 10.C. He spends approximately 10 to 15 hours a week on this activity.

C. PERFORMANCE BASED COMPENSATION

Neither Mr. Frye nor Mr. Jay receives any other compensation or incentives.

D. DISCIPLINARY HISTORY

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

E. ADDITIONAL RELATIONSHIPS WITH ISSUERS OF SECURITIES

Registered investment advisors are required to disclose all material facts regarding any relationship with an issuer of securities. Neither Mr. Frye nor Mr. Jay has a relationship with an issuer of securities. Therefore, no information is applicable to this Item.