

CUSTOMER RELATIONSHIP SUMMARY

Item 1. Introduction

Harvest Financial Advisors, LLC ("Harvest"), is an investment adviser registered with the Securities and Exchange Commission. We believe it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of relationship is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers and investing.

Item 2. What investment services and advice can you provide me?

As an SEC registered investment adviser, Harvest offers investment advisory services to retail investors including individuals, families, trusts, estates, foundations, organizations, corporations, retirement plans, and IRAs. Our services include investment management, retirement planning, income tax strategies, cash flow planning, estate planning, corporate executive services, risk mitigation, charitable gifting, and family office services where appropriate. We generally require a minimum relationship amount of \$500,000 of assets under management. This minimum may be waived in certain situations.

When working together with Harvest, we will meet with you to understand your current financial situation, existing resources, goals, dreams, and risk tolerance. Based on what we learn, we will create a customized financial plan and recommend an investment portfolio that is regularly monitored, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. A personalized Investment Policy Statement will be created for you that sets forth the investment path we are to follow.

We have discretionary authority to decide which securities to purchase and sell for your account and you may impose limits on our authority as to asset class, sector, industry, or individual security selections. You will sign an advisory agreement giving us this authority. Harvest also has a limited number of non-discretionary accounts where the client makes the ultimate decision regarding the purchase or sale of investments. Additional information about our advisory services is in Item 4 of our Form ADV Part 2A.

Questions to Ask Us:

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

Item 3. What fees will I pay?

Fees are computed as a percentage of the market value of assets under management as of the last day of each calendar quarter. Market value is based on trade date valuation and includes accrued interest. Fees are payable quarterly in advance and existing clients may be at a higher or lower rate than the current fee schedule. Our services are continuous and may be terminated at any time by either party upon 30 days written notice to the other party. Fees paid in advance will be prorated based on the notice and any unearned portion will be refunded.

We do not charge performance-based fees. Some investments if utilized, such as mutual funds and exchange traded funds, charge additional internal fees.

You will pay fees and costs whether you make or lose money on your investments. You may also incur brokerage commissions, transaction fees, and administrative charges imposed by custodians and broker-dealers. These costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. Additional information about our fees is in Items 5 and 6 of our Form ADV Part 2A.

Questions to Ask Us:

- Help me understand how these fees and costs will affect my investments.
- If I give you \$500,000 to invest, how much will go to fees and costs and how much will be invested for me?

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

As your investment adviser, we have a fiduciary duty to act in your best interest at all times and not put our interest ahead of yours. Our investment management fee structure is fully disclosed and competitive with other full-service investment advisers. We are not compensated by commissions nor invest in commission-based products such as mutual funds with sales loads or annuities. Additional information about our conflicts of interest can be found in Item 11 of our Firm Brochure.

Questions to Ask Us:

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

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue they earn from their advisory services, the amount of client assets they service, and the time and complexity required to meet a client's needs. Our professionals do not receive any commissions in connection with providing services to clients.

Item 4. Do you or your financial professionals have legal or disciplinary history?

Harvest and its employees have not been subject to any legal or disciplinary events. Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research our firm and other financial professionals.

Questions to Ask Us:

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

Item 5. Additional Information

If you would like additional, up-to-date information, please call our office at (513) 779-3030 or visit our website at www.harvestadvisors.com. You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov.

Questions to Ask Us:

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