

Item 1: Introduction.

Harvey Investment Company, LLC., 297 N. Hubbards Lane, Suite 102, Louisville, Kentucky, is an investment adviser registered with the Securities and Exchange Commission. **We provide advisory accounts and services rather than brokerage accounts and services.** This document gives you a summary of the types of services we provide and how you pay.

Is an investment advisory account right for you?

It is important for you to understand the difference in fees and services between brokerage firms and investment advisers. Our intention is that the following information will clarify our investment advisory services. Free and simple tools are available to research firms and financial professionals at <http://www.investor.gov/crs>.

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

What type of services do we offer? We offer advice on a regular basis. We begin by reviewing your financial situation. Our services and processes are designed to determine and address each client's specific investment needs based on interviews and meetings with our clients. We collect information as to the client's investment circumstances, objectives, time horizon expectations, past investment experience as well as risk tolerance. We encourage you to contact us whenever you have questions, comments or concerns. We will contact you periodically or as issues arise via phone, mail or email. We do not provide legal, tax, custodial services or accounting advice or services and you should not assume that we are providing you such services at any time.

What type of advisory accounts do we offer? We provide our clients with investment management services consisting primarily of **discretionary** asset management, meaning it allows us to buy and sell investments in your account without asking you in advance. We also provide **non-discretionary** investment management services under which we provide investment advice to the client as to the investment or reinvestment of its assets with the client being responsible for acceptance and implementation of the advice but this service is provided on a limited basis as requested.

What type of investments might we recommend to you? Our investment advice will cover a limited selection of investments. Other firms could provide advice on a wider range of choices, which may have lower costs.

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

What type of fees do we receive as compensation? Our firm is a **fee-based** investment advisory firm. Typically, we charge an on-going asset fee based on the value of cash and investments in the advisory account. It is possible that we will consider other fee arrangements if the client desires.

What fees will you pay? Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. The amount paid to our firm generally does not vary based on the type of investments we select on your behalf. The asset-based fee reduces the value of your account and you will have the option to be invoiced or have the fee deducted from your account.

Are there other fees besides your management fee? You will pay transaction-based fees when we buy or sell an investment for you (e.g., applicable commissions paid to broker-dealers for buying or selling investments) in addition to our firm's fee for the management of your account. You may experience fees paid to a broker-dealer or bank that holds your assets (called "custody").

For some advisory accounts, called wrap fee programs, the asset-based fee will include most transaction costs and custody services, and as a result wrap fees are typically higher than non-wrap advisory fees. Although transaction fees are usually included in a wrap fee program, sometimes you will pay an additional transaction fee (for investments bought and sold outside the wrap fee program). Paying for a wrap fee program could cost more than separately paying for advice and for transactions if there are infrequent trades in your account.

Fees and cost affect the value of your account over time. Please ask your financial professional to give personalized information on the fees and costs that you will pay.

What are our obligations to you? We must abide by certain laws and regulations in our interactions with you. We are held to a fiduciary standard that covers our entire investment advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy and investments on an ongoing basis.

Our interests can conflict with your interests. We must eliminate these conflicts or tell you about them in a way you can understand, so that you can decide whether or not to agree to them.

What Conflicts of interest do we have? We benefit from the advisory services we provide to you. The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. You pay our fee quarterly even if you do not buy or sell.

Our employees may buy or sell the same securities that we recommend that our clients invest in or that we purchase or sell on our clients' behalf. This presents a conflict of interest between our employees' own financial interest and the best interest of our clients. We have addressed this conflict by imposing trading restrictions and requiring pre-approval for trading.

Our use of client brokerage commissions or similar costs for transactions to obtain brokerage or research services and products presents a conflict of interest to us. To address this conflict, we have a commission review process in place to review the reasonableness of commission amounts and rates

Item 4: Disciplinary History

Do we or our financial professionals have legal or disciplinary history? We do not, as noted on Form ADV Part 1, Item 11.

Item 5: Additional Information. We encourage you to seek out additional information.

Where is additional information available? To report a problem to the SEC, visit <http://www.investor.gov> or call the SEC's toll-free investor assistance line at (800) 732- 0330. If you have a problem with your investments, investment account or a financial professional, contact us in writing at 297 N. Hubbards Lane, Suite 102, Louisville, KY 40207. You may also reach our Chief Compliance Officer, Hunter Noble, or our President, Sam Harvey, at 502-339-8270, and your concerns will be addressed immediately.

For additional information on our investment advisory services, see our Form ADV, along with the brochure supplement, on IAPD on <http://www.investor.gov>. Information regarding our firm can be found at <http://www.adviserinfo.sec.gov>. or by calling our firm at (502) 339-8270 for up-to-date information. Information can also be found on our website at <http://www.harveyinvestment.com>.