

{In this *Relationship Summary*, we italicize a heading, statement, or question the Securities and Exchange Commission requires us to present, or a term the SEC specially defines. We capitalize terms our *Brochure* defines or explains.}

1. Introduction

Harvest Financial Partners, LLC [“we”, “us”, “our”] is registered with the Securities and Exchange Commission as an Investment Adviser.

Brokerage and investment advisory services and fees differ, and it is important for a Retail Investor to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

2. Relationships and services

What investment services and advice can you provide me?

We offer investment-advisory services to *Retail Investors* [“you”, “your”]. We offer discretionary investment management and non-discretionary investment advice. With either, we offer financial planning. Also, we offer financial planning as a stand-alone service.

We offer discretionary investment management—that is, we make and implement the investment decisions for the accounts you tell us to manage. We offer non-discretionary investment advice—that is, we make recommendations, and you decide whether to accept or reject them. We can discuss your ideas, and give you our advice about them. Whether a decision is based on our recommendation or your idea, we can help implement your decisions. *If you do not give us discretionary authority, you make the ultimate decision about your purchase or sale of investments.*

We monitor your investments under our management or continuing supervision. We review your information at least once a year. We review your Investment Account in the course of our management or continuing advice to ensure that we decide or recommend investments in line with your objectives. We review an Investment Account for changes in value, and for suitability of its investments. We review your Investment Account if we notice something unusual, which could include an increase in your requests for withdrawals not in keeping with your stated investment objectives or outlying performance of an investment. Monitoring is one of our standard services.

We have no proprietary product. We do not restrict our advice to a limited menu of products or types of investments. Most of our investment advice is about stocks, bonds, and diversified investment funds.

We do not require an account minimum.

For more information about our services, see our *Brochure’s* item 4. For more information about kinds of clients we might accept, see our *Brochure’s* item 7.

The SEC suggests you ask: ***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?***

3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Our fee for discretionary investment management or non-discretionary investment advice is (expressed on an annual basis) no more than 1.00% of your assets under our management or continuing advice. We charge it after the end of each quarter-year. For example, if you put \$1 million under our management, you would pay about \$2,500 each quarter-year, and so about \$10,000 for a year.

Typically, we provide incidental financial-planning services for a client with an asset-measured fee. But some financial-planning services might be for an additional fee, which would apply only if you agree to it. Those fees generally range from \$250 to \$4,000 for a fixed-fee, or \$350 an hour. For a client who gets no investment management or continuous investment-selection advice, we offer a choice of a monthly fee ranging from \$50 to \$200 to have us available to answer financial-planning questions as they arise.

Every kind of fee involves possibilities for conflicting interests. For example, a fee measured on assets under our management or advice could motivate an adviser to recommend that you put more assets in your account. Likewise, a fee measured on time could motivate an adviser to use more time than is needed to provide good answer on the question you asked. A fixed fee could motivate an adviser to use less time than is needed to provide good advice.

Investing your assets will incur fees and expenses besides our fees. Those additional fees and expenses are not our fees. If you invest in a mutual fund or exchange-traded fund, you will bear a share of the fund's expenses. If you use a Custodian, you might incur or bear transaction fees, commissions, or other brokerage costs. A trust or insurance contract might involve fees and expenses.

You will pay fees and costs whether you make or lose money on your investments. Fees and 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.

For more information about our fees and other costs, see our *Brochure's* item 5.

The SEC suggests you ask: ***Help me understand how these fees and costs might affect my investments. If I give you \$10,000 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?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

As explained under "What fees will I pay?", every kind of fee involves possibilities for conflicting interests.

We have no conflict from proprietary products, third-party payments, revenue-sharing, or principal trading. The only payments we receive are from fees you pay us, which you agree to when you sign an agreement to work with us.

The SEC suggests you ask: ***How might your conflicts of interest affect me, and how will you address them?***

For more information about our conflicts of interest, read our *Brochure*, including items 5, 6, 8, 11, and 12.

How do your financial professionals make money?

We can make money only when you pay our fee. Fees you pay are our only source of revenue; we get no pay from or about any investment we recommend, or from any other source. Each of James J. Wright and John G. Fattibene is an Owner, not our employee. Each of Jim and John is compensated according to our profit or loss.

4. Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

No. Visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

The SEC suggests you ask: ***As a financial professional, do you have any disciplinary history? For what type of conduct?***

5. Additional Information

To get our *Relationship Summary* and our *Brochure*, which explains further information about our services, go to our website, HarvestFinancialPartners.com; call 610-240-4740; or e-mail Jim@HarvestFP.com or John@HarvestFP.com.

The SEC suggests you ask: ***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?***