



Harvest - Faith-Based Investing

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BROCHURE

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This brochure provides information about the qualifications and business practices of Harvest - Faith-Based Investing. If you have any questions about the contents of this brochure, please contact us at (872) 242-4689 or info@harvest-app.co. 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.

Additional information about Harvest - Faith-Based Investing also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Material Changes

In this Item, the firm is required to describe the material changes to this Brochure since the last annual update, which was filed on January 12, 2026. We have updated Item 4 to reflect that the firm's interactive website is now operational. We have updated fees described in Item 5. We have updated our description of our referral programs in Item 14.

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Item 4 Advisory Business

Harvest - Faith-Based Investing is a business name for Harvest App, LLC ("Harvest" or the firm). The company was formed in November 2023 and commenced business in 2025, upon approval of its registration as an investment advisor. The firm's principal owner is Jeffrey Wilson.

Harvest provides automated, discretionary investment management tailored to the individual needs of clients and in alignment with Christian values. By integrating faith-based screening, proactive impact investing, and strategic proxy voting, Harvest empowers our clients to invest and steward their resources in alignment with their Christian beliefs.

Our advisory services are delivered exclusively through our mobile and Internet application, which is an algorithm-driven robo-advisory platform designed primarily to serve technology-savvy Christian investors who seek simplified, accessible, and values-aligned financial solutions. The firm's interactive website is now operational. The core distinguishing feature of Harvest is our specialized approach to faith-based investing. We use one or more third-party investment managers, each of whom is a registered investment advisor, to provide professionally curated, biblically-aligned portfolios composed of Exchange-Traded Funds (ETFs). Clients have the ability to invest using fractional shares, allowing even small amounts of money to be diversified effectively across multiple investments and ensuring broad accessibility for all investors.

Our investment approach centers on key criteria for selecting third party managers who will align portfolios with biblical principles:

Values-Based Screening - We look for managers who rigorously screen portfolios to exclude companies or industries that are inconsistent with core biblical values. Examples of key exclusions would include:

- Abortion and abortion-related services
- Adult entertainment and pornography
- Gambling and casino operations
- Alcohol and tobacco industries
- Companies demonstrating significant ethical misalignment with biblical stewardship and integrity

Impact Investing - We look for managers who develop and implement portfolios that include ETFs that emphasize positive social and spiritual impacts aligned with Christian ethics. This includes investing in companies that exemplify good corporate governance, ethical business practices, and socially responsible initiatives, aiming not only to avoid harm but actively support beneficial outcomes.

Proxy Voting and Shareholder Advocacy - We look for managers who select ETFs that utilize shareholder engagement strategies to influence corporate behavior positively. They vote proxies for the fund holdings; through their strategic proxy voting and shareholder resolutions, they actively encourage companies to align their operations and practices with biblical principles and values.

Performance - We look for managers who are successful as investors, who regularly meet or exceed their benchmarks, and who have a rigorous and well-established investment selection process.

Our robo-advisory model provides clients with:

- An intuitive digital onboarding experience, including detailed assessments of risk tolerance, investment objectives, and faith-driven preferences.
- Guidance in selecting a suitable professionally-managed, ethically-screened portfolios, allowing clients to confidently align their finances with their spiritual convictions.
- Automated portfolio management services that include continuous monitoring, rebalancing, recurring investment deposits, fractional share purchases, and algorithmic adjustments to maintain alignment with each client's risk profile and investment goals.

We monitor the third party manager's models and performance regularly and continuously and use our discretion to select, terminate or replace any model or the asset manager. Clients may change their profiles, which could trigger a change to the model portfolio selection. The system will automatically convert the client's portfolio to the new model. Clients should update their profiles when the information changes. We remind clients at least quarterly of their obligation to update their profiles.

Clients may request that we avoid allocating their assets in certain securities or types of securities; we will attempt to honor these requests if reasonably feasible, but since our clients' portfolios are composed of ETFs, clients should note that it is not usually feasible for us to do so. Any assets that the client transfers in to the client's account to be managed by Harvest will be sold and the proceeds reinvested in accordance with our selection of model portfolio. Clients should be aware that liquidation of their securities in non-qualified accounts can expose the client to tax liability.

Fractional Shares and Accessibility

Harvest enables clients to invest using fractional shares, making broadly diversified, faith-aligned portfolios accessible even to those investing modest amounts.

Education And Discipleship

Additionally, Harvest emphasizes education and discipleship by delivering robust digital content focused on biblical financial wisdom, covering essential topics such as stewardship, generosity, debt management, budgeting, and wealth creation. Our educational platform helps investors not only manage their wealth but also integrate faith-based principles into every financial decision.

No Minimum Account Size

We offer accessible investing to all clients, regardless of initial investment size, allowing investors of all financial backgrounds to participate in faith-aligned, professionally managed portfolios. The custodian has a minimum cash balance requirement to trigger investment. Currently, cash amounts of less than \$10 will remain in cash and will not be invested until the total cash balance in the account is \$10. Further, some ETFs used by the model portfolio managers require a minimum investment of \$1.

Harvest For Advisors

We offer other registered investment advisors the ability to subscribe to our services for their clients. The advisors have the ability to view their clients' portfolio performance; we provide the clients with the same model selection services and access to model portfolio managers that we provide to other clients.

Wrap Fee Program

Harvest sponsors and manages a wrap fee program, which provides clients with advisory and brokerage services for one, inclusive, bundled fees. Our services are provided exclusively through the wrap program. The fees paid to Harvest, detailed in Item 5, below, are wrap fees. Harvest receives a portion of this fee for its services and pays a portion to the custodian broker-dealer for its services to Harvest's clients. Please see Item 5, below, for details about the fee, Item 12 for information on brokerage services, and our Wrap Fee Brochure for additional details about the wrap fee program.

Assets Under Management

As of December 31, 2025, Harvest had \$0 in assets under management.

Item 5 Fees And Compensation

If a client has less than \$25,000 under our management, we charge a subscription fee of \$10 per month. The subscription fee is billed on the same day each month, in advance. If the client elects to pay for an entire year, the subscription fee is \$99 per year, which amounts to a 17.5% savings off of the month-by-month fee. The annual fee is billed on the day the client subscribes and elects to pay annually and then on the subscription anniversary thereafter.

If a client has \$25,000 or more under our management, the client is not charged the subscription fee and instead, is charged an asset-based fee of 0.3% per year. The asset-

based fee is billed monthly in arrears based on the average daily value of the account during the prior month. If management begins mid-month, fees will be prorated accordingly. For any client whose engagement with the firm terminates during a month, the fee is assessed through and including the date of termination.

We require that clients authorize us to debit fees directly from the client's account(s).

Harvest For Advisors

We charge advisors a subscription fee of \$250 per month (or, if paid in a lump sum, \$2,500 per year) for access to our platform. If the advisor elects the monthly subscription fee, it will be due on the same day each month, in advance. If the advisor elects to pay for an entire year, it will be due on the day the advisor subscribes and elects to pay annually and then on the subscription anniversary thereafter. Advisors must arrange for automatic payment of the subscription fees via Stripe.

We generally charge advisors' clients an asset based fee of 0.25% per year regardless of account size. Fees are billed monthly in arrears based on the average daily value of the account during the prior month. If management begins mid-month, client fees will be prorated accordingly. For any client whose engagement with the firm terminates during a month, the client fee is assessed through and including the date of termination. Clients must authorize us to debit the client fees directly from the client's account(s). The advisors have access to view their clients' portfolio balances, but not their holdings.

Other Fees

In addition to our investment advisory wrap fees, the client will pay all direct expenses incurred for the client or disbursements made on behalf of the client, including custodian's charges for services (such as, for example, wire transfers, expedited withdrawals, IRA termination fees, tax form corrections, and account transfers) as described in the client's agreement with the custodian. Please see Item 12 for further information about brokerage.

We generally select third party managers that do not charge a separate fee for management of the model portfolios. Clients should be aware that the third party managers that do not charge separate model management fees use their own proprietary ETFs in the models, so they are compensated by the management fees charged by those ETFs. All ETFs, including "no load" funds and exchange traded funds, incur transaction costs, expenses and other fees. Funds typically charge ongoing fees and operating costs, including operating expenses, management fees, 12b-1 / servicing fees, and other expenses. These charges are deducted from the fund's assets, thereby reducing the shareholders' investment returns. Many funds pay a portion of the marketing and distribution fees to broker-dealers, which in turn pay a portion of these fees to their

representatives. Information about the fund's fees and expenses is contained in the fund Prospectus or in other documents such as the fund's Statement of Additional Information. Investors should request and read the fund's Prospectus before making an investment decision.

All advisory agreements may be terminated upon written notice by either party at any time, or in accordance with our advisory agreement. For clients who pay on a subscription basis, services will be provided until the end of the month in which notice of termination is given; all subscription-based agreements terminate at the end of the month. Upon termination, clients will receive refunds of any prepaid and unearned advisory fees or will be billed for any fees due, as applicable, and will be prorated through and including the date of termination. Any charges levied by the custodian or any third party after the termination of the advisory agreement will remain the client's responsibility and are not the responsibility of the firm. We have no obligation to reimburse these fees to clients.

Item 6 Performance-Based Fees and Side-By-Side Management

We do not charge performance-based fees or engage in side-by-side management.

Item 7 Types of Clients

We offer investment advisory services to individuals and high net worth individuals. In addition, we offer other investment advisors the opportunity to purchase Harvest subscriptions or services for their clients.

The firm does not require a minimum amount of assets for opening or maintaining an account.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to bear. We believe that a successful investment process must be based on the client's particular circumstances, including the client's financial situation and goals. We gather information about the client through our platform and then our algorithm identifies a model portfolio that we believe would be the best fit for the client. We monitor the manager and portfolios and have the discretion to select, terminate and replace managers and portfolios. As a practice, the client stays invested in the selected model portfolio unless the client's personal circumstances change. We do not make changes of allocation based on economic cycles, market fluctuations, and/or political developments, as we do not believe anyone can consistently time the market in the short term.

We select and engage third party managers to provide a variety of model portfolios for our clients. We look for managers who employ a strategic, globally diversified asset allocation

framework for their models. Each model portfolio should be constructed to seek benchmark-plus returns over the long term, while managing risk across major asset classes (U.S. large cap, U.S. small/mid cap, developed international, emerging markets, and fixed income). All investments will be made through ETFs.

In addition, we choose managers who select ETFs based on criteria we deem consistent with our faith-based investing approach, including criteria such as:

- **Biblically Responsible Investing (BRI) Screens:** The managers must have screening criteria to avoid companies involved in activities inconsistent with Christian values (e.g., abortion, pornography, gambling, etc.)
- **Managers With Disciplined Investment Processes:** We consider the managers' processes for evaluating each ETF's underlying holdings, expense ratio, trading liquidity, performance history, and adherence to stated values.
- **Fund Manager Quality:** We choose managers who manage their own ETFs and/or select third-party ETFs managed by established faith-based fund managers (that the manager regards as best in class).

Our screening process incorporates multiple data sources for ethical evaluation, as well as financial and risk data.

For each model portfolio, the third party manager creates a blend of actively and passively managed ETFs to provide broad exposure while minimizing unnecessary overlap and concentration risk. Portfolios are rebalanced strategically, typically less than four times per year, to maintain the target risk profile and allocation. The managers monitor portfolio performance, ETF holdings, and values alignment on an ongoing basis. The managers will replace ETF holdings that are not meeting screening or risk standards.

Once we have the client's investment portfolio in place, future recommendations for changes are driven by changes to the client's goals or circumstances. Our primary benchmark is whether the client is on track to meet the client's financial goals.

Client Obligations. It is the client's responsibility to provide Harvest with accurate, current information about the client's financial situation and investment objectives, and to notify Harvest promptly upon any material change in the client's financial situation or investment objectives. If the client does not provide this notice or information, Harvest will not be in a position to perform an accurate review, evaluation, or revision of its previous recommendations and/or services. In performing its services, we are not required

to verify any information received from the client and we are authorized to rely on that information.

Investment Risk. Different types of investments involve varying degrees of risk. Market movements are difficult to predict and are influenced by a number of factors, including general economic conditions, government fiscal and monetary policies, changing supply and demand relationships, international political and economic events, catastrophic acts of nature, company specific factors, and the inherent volatility of the marketplace. Asset allocation and diversification do not ensure a profit or guarantee against loss. Historical results do not predict future performance. No one should assume that future performance of any specific investment or investment strategy will be profitable or equal any specific performance level(s).

In addition to market risks, the material risks involved with each of the significant investment strategies that Harvest uses include (but are not limited to):

Volatility Risks. The prices and values of investments can be highly volatile, and are influenced by, among other things, interest rates, general economic conditions, the condition of the financial markets, the financial condition of the issuers of such assets, changing supply and demand relationships, and programs and policies of governments.

ETFs. An investment in an ETF involves risk, including the loss of principal. ETF shareholders are necessarily subject to the risks stemming from the individual issuers of the fund's underlying portfolio securities. Shares of ETFs are listed on securities exchanges and transacted at negotiated prices in the secondary market. Generally, ETF shares trade at or near their most recent NAV, which is calculated at least once daily for indexed based ETFs and potentially more frequently for actively managed ETFs. However, certain inefficiencies may cause the shares to trade at a premium or discount to their pro rata NAV. There is also no guarantee that an active secondary market for such shares will develop or continue to exist. Generally, an ETF only redeems shares when aggregated as creation units (usually 20,000 shares or more). Therefore, if a liquid secondary market ceases to exist for shares of a particular ETF, a shareholder may have no way to dispose of the shares.

Taxes. Any transactions initiated to rebalance the client's assets, or other sale transactions, may cause the client to incur tax consequences.

Item 9 Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of the advisor or the integrity of its management. The firm has no information which is applicable to this Item.

Item 10 Other Financial Industry Activities And Affiliations

The firm has engaged Eversource Wealth Advisors, LLC ("Eversource"), as a third party investment manager to provide portfolio management services for one or more model portfolios used by the firm. Eversource is also a minority investor in Harvest. Harvest has no contractual or other obligation to use or to continue to use Eversource as a third party investment manager. This nonetheless creates a conflict of interest, as the firm has an incentive to continue to use Eversource as a third party investment manager, and to direct clients to models managed by Eversource, based on its investor relationship with the firm rather than on Harvest's assessment of the merit or value of Eversource's advisory services in general or for a particular client. Harvest addresses this conflict by: (a) disclosing it in this Brochure; (b) by conducting ongoing review and monitoring of all third party managers, including Eversource, and the models they provide, based on objective criteria; and (c) by implementing objective suitability criteria that are applied via the algorithm to ensure that the investment advice provided to each client is suitable for that client based on the client's individual situation and needs. Harvest's CCO is available to answer any questions that clients may have about this conflict of interest or Harvest's procedures for addressing it.

Item 11 Code Of Ethics, Participation Or Interest In Client Transactions, And Personal Trading

The firm has adopted a code of ethics in compliance with applicable securities laws ("Code of Ethics") for all supervised persons of the firm describing 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 at the firm must acknowledge the terms of the Code of Ethics annually, or as amended.

The firm's algorithm invests client assets only in third-party-managed model portfolios that consist of mutual funds (including institutional mutual funds, index funds and exchange-traded funds). The firm is not an investment advisor to any investment company. Thus, although the firm may recommend to clients funds in which the firm or its personnel may also be invested, this does not constitute a conflict of interest.

The Code of Ethics is designed to assure that the personal securities transactions, activities, and interests of the employees of the firm will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. The Code of Ethics requires prior written approval for personal securities transactions other than mutual funds

(including exchange-traded funds) placed for all employee and employee-related accounts. The firm's clients or prospective clients may request a copy of the firm's Code of Ethics by contacting the firm's Chief Compliance Officer.

Item 12 Brokerage Practices

The Custodian and Brokers We Use

We do not maintain custody of your assets that we manage and upon which we advise, although we may be deemed to have custody of your assets if you give us authority to withdrawal assets from your account (see Item 15 – Custody). Your assets must be maintained in an account at a “qualified custodian”, generally a broker-dealer or bank. We require that our clients use Alpaca Securities, LLC ("Alpaca"), a registered broker-dealer, member FINRA/SIPC, or Altruist Financial LLC ("Altruist"), a registered broker-dealer, member FINRA/SIPC, as their qualified custodian ("QC"). We will determine which QC the client will use. We are independently owned and operated and are not affiliated with the QC. The QC will hold your assets in a brokerage account and buy and sell securities when we or you instruct them to do so. If a client does not wish to use our selected custodian as the client's QC, the client should not engage us to provide investment advisory services. You will open an account with the QC by entering into an account agreement directly with the QC. We do not open the account for you, although our system will assist you in doing so.

How We Select Brokers/Custodians

We select a custodian/broker-dealer who will hold your assets and execute transactions on terms that are, overall, most advantageous when compared to other available providers and their services. We consider a wide range of factors, including, among others:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody)
- The capability to execute, clear, and settle trades (buys and sells securities for your account)
- The capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.)
- Breadth of available investment products (stocks, bonds, mutual funds, exchange traded funds [ETFs], etc.)
- Availability of the lowest-cost share classes of mutual funds and ETFs
- Availability of investment research and tools that assist us in making investment decisions
- Quality of service
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices
- Reputation, financial strength, and stability
- Prior service to us and our other clients

- Availability of other products and services that benefit us, as discussed below (see “Products and Services Available to Us From Alpaca,” below)

We selected Alpaca and Altruist as our exclusive custodians and brokers due to their robust digital infrastructure, ability to integrate seamlessly with our automated investing platform, competitive trading costs, and experience serving robo-advisors and investment advisors. Using a single, integrated custodian for each type of client allows us to deliver efficient, consistent, and compliant service to all users, and enables us to automate account opening, funding, trading, reporting, and compliance processes.

Research and Other Soft Dollar Benefits

We do not receive research or other products or services other than execution from a broker-dealer or third party in connection with client securities transactions. In exchange for receiving research or other products some advisors will place their clients’ trades through a specific broker-dealer. This can result in having the clients pay a higher rate of commission or mark-up in the securities they purchase. We do not participate in or receive soft dollar benefits.

Block Trading

Because the firm's services consist of allocating among model portfolios managed by a third party, the firm does not place client transactions. Accordingly, the firm does not aggregate client orders. Thus, the firm's ability to take advantage of volume discounts or other potential cost and execution advantages of block trades may be limited.

No Directed Brokerage

We do not permit clients to direct brokerage.

Item 13 Review Of Accounts

The firm provides continuous and regular monitoring and review of accounts via its algorithm. Additional reviews are provided by the algorithm and may be triggered by client request, or by material market, economic or political events, or by changes in clients’ financial situations (such as retirement, termination of employment, physical move, or inheritance).

Clients receive statements of account at least quarterly from the custodian. In addition, clients have online access to their accounts via the firm's website.

Item 14 Client Referrals And Other Compensation

Harvest has three referral programs, two of which involves compensation by Harvest to persons who refer business to our firm, and one of which involves compensation to Harvest by registered investment advisors to whom our firm refers business:

1. Client-to-Client Referrals:

Harvest offers existing clients rewards, such as account credits, subscription discounts, or other similar incentives, when they refer new clients who successfully open and fund an account.

2. Advisor Referrals To Harvest:

Harvest offers compensation to third party financial advisors for successfully referring clients to Harvest. The specific compensation terms are set forth in an agreement with the referral source and as described in the disclosure information provided to each referred client. The referral fee will not result in higher costs to the client. Advisors who participate in the Harvest For Advisors program (described in Items 4 and 5, above), are not eligible to participate in this referral program.

3. Referrals By Harvest To Third Party Advisors (the "Harvest Select Referral Program"):

Harvest receives compensation from third party financial advisors for referring clients to their advisory firms. When a Harvest client or prospective client seeks financial planning or advisory services other than those the firm provides, the firm refers the client to one or more third-party financial advisors or advisory firms who meet criteria set by Harvest, including the advisor's commitment to investing in a faith-aligned way. Harvest receives cash compensation when referred clients engage these third-party advisors. The specific compensation terms are set forth in an agreement with the referral source and as described in the disclosure information provided to each referred client. The referral fee will not result in higher costs to the client.

Item 15 Custody

Under government regulations, we are deemed to have custody of your assets if, for example, you authorize us to instruct Alpaca to deduct our advisory fees directly from your account.

The QC maintains actual custody of your assets. You will receive account statements directly from the QC at least quarterly. They will be sent to the email or postal mailing address you provided to the QC. The custodian's statements are the official statement of your accounts and holdings. Clients should carefully review those statements promptly upon receipt.

Item 16 Investment Discretion

The firm receives discretionary authority from the client at the outset of an advisory relationship to select, terminate or replace third party money manager(s) and to select the third party-managed portfolio(s) in which the client's assets will be invested. The third-party manager will have discretion to select specific securities to be bought or sold. This discretionary authority is set forth in a power of attorney included within the advisory

agreement and is also incorporated in the account documents submitted by the client to the broker-dealer custodian.

Item 17 Voting Client Securities

Harvest does not have, and will not accept, authority to vote client securities. Clients must authorize the managers of the ETFs selected by the model portfolio manager to vote proxies for the holdings in each fund. The fund managers, under the model portfolio manager's supervision, integrate proactive proxy voting and shareholder engagement practices to promote corporate behavior consistent with biblical values. Upon client request, Harvest will obtain and provide a report from the model portfolio manager on how the proxies for the client's model portfolio were voted.

Item 18 Financial Information

Registered investment advisors are required in this Item to provide you with certain financial information or disclosures about the firm's financial condition under certain circumstances. The firm has no disclosures in response to this Item.