



Harvest - Faith-Based Investing

403 Fifth St., Lynchburg, VA 24504

Phone: (872) 242-4689

Email: info@harvest-app.co

www.harvest-app.co

Wrap Fee Program Brochure

June 16, 2026

This Wrap Fee Program 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 (SEC) or by any state securities authority. Registration as an investment adviser does not imply any level of skill or training.

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

Item 2 Material Changes

In this Item, advisers are required to describe the material changes to this Brochure since the last annual update, which was filed in January 2026. We have updated the description of our referral programs in Item 9.

Item 3 Table of Contents

Item 2 Material Changes	2
Item 4 Services, Fees And Compensation.....	4
Item 5 Account Requirements And Types Of Clients.....	8
Item 6 Portfolio Manager Selection And Evaluation.....	8
Item 7 Client Information Provided To Portfolio Managers	9
Item 8 Client Contact With Portfolio Managers	10
Item 9 Additional Information.....	10

Item 4 Services, Fees And Compensation

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 adviser. 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 core distinguishing feature of Harvest is our specialized approach to faith-based investing. We use one or more third-party investment managers 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 Investment Amount

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. Some ETFs used by the model portfolio managers require a minimum investment of \$1.

Harvest For Advisers

We offer other registered investment advisers the ability to subscribe to our services for their clients. The advisers 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.

The Wrap Fee Program includes the following services:

- Discretionary model portfolio management by third party managers selected by Harvest
- Trading and rebalancing services
- Brokerage and custody services provided by Alpaca Securities, LLC, the custodian/broker-dealer for our clients' accounts
- Faith-based investment education modules

The Wrap Fee Program does **not** include the following services:

- Goal-based investing modules
- Financial planning
- Services outside the selected account

Fee Schedule

Client Type	Annual Fee	Billing Method
≥ \$25,000 AUM	0.30%	Monthly in arrears
Clients referred via “Harvest for Advisors”	0.25%	Monthly in arrears
< \$25,000 AUM	\$99/year or \$10/month	Monthly in advance

Minimum Investment: None.

Included in the Wrap Fee:

- Advisory services
- Trading and custodial costs

Not Included in the Wrap Fee:

- Retirement account closing fees
- Fees for reissuance of tax forms
- Other custodian fees for services specifically requested by clients, such as wire fees, etc.
- Internal ETF operating expenses

As the wrap fee includes most transaction costs and fees paid to the broker-dealer that has custody of client assets, the wrap fee program may cost the client more or less than purchasing these services separately. If purchased separately, the client would pay our fee plus transaction-based fees, which means that clients with higher trading activity would pay more.

Clients are required to authorize the custodian to deduct fees directly from their accounts.

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. 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.

All fees for Harvest services are separate from any ETF-level expenses disclosed in the ETF prospectus. Clients should review ETF prospectuses carefully before investing.

Assets Under Management

This Wrap Fee Program Brochure is prepared in connection with the firm's application for registration. Harvest has no assets under management.

Item 5 Account Requirements And Types Of Clients

We offer investment advisory services to individuals and high net worth individuals. In addition, we offer other investment advisers 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 6 Portfolio Manager Selection And Evaluation

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 evaluates 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.

We use a portfolio reporting software to report on clients' portfolio performance. We compare these reports with any performance reports issued by the third party model portfolio managers to determine their accuracy. Neither we nor any third party otherwise reviews third party manager performance information. Clients should be aware that performance information may not be calculated on a uniform and consistent basis.

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.

Harvest is the sole sponsor and manager of the Wrap Fee Program and uses independent third party model portfolio managers to design and rebalance model portfolios. Neither we nor any of our supervised persons or related persons act as portfolio manager for our wrap fee program.

Item 7 Client Information Provided To Portfolio Managers

Harvest communicates clients' identifying information, and our model selection(s) for the client's account, to the client's portfolio managers.

Clients must notify Harvest promptly if clients' personal or financial circumstances change, so that Harvest's algorithm can analyze and determine if the client's assets should be shifted to a different model portfolio. Harvest provides updated identifying information and portfolio selections to the client's portfolio managers promptly after any change is made.

Item 8 Client Contact With Portfolio Managers

Clients are not able to contact or consult directly with their portfolio managers. All of Harvest's advisory services are provided through the app and algorithm. Clients may contact Harvest with service questions via in-app messaging, email or telephone.

Item 9 Additional Information

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

Registered investment advisers are also required to disclose if they have affiliations with other financial industry participants. The firm has no information to disclose in this Item.

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 adviser 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.

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.

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.

Registered investment advisers 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 financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients and has not been the subject of a bankruptcy proceeding.