



Harvest

Harvest - Faith-Based Investing

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BROCHURE SUPPLEMENT

Kurt D. Cornfield

November 3rd, 2025

This brochure supplement provides information about Kurt D. Cornfield that supplements the Harvest - Faith-Based Investing brochure. You should have received a copy of that brochure. Please contact the Chief Compliance Officer if you did not receive Harvest's brochure or if you have any questions about the contents of this supplement.

Additional information about Kurt D. Cornfield is available on the SEC's website at www.adviserinfo.sec.gov.

Kurt D. Cornfield
Year of birth: 1957

Education:

B.S., Business, Taylor University, 1979.

M.S., Financial Planning, College of Financial Planning, 2009

Business background:

7/2021 to present: Liberty University School of Business, Associate Professor

8/2010 to 7/2021: Liberty University School of Business, Assistant Professor

11/1994 to 9/2022: Merrill Lynch, Pierce, Fenner & Smith Incorporated, General Securities Representative and Investment Adviser Representative

3/1984 to 11/1994: Dean Witter Reynolds, Inc., General Securities Representative.

Professional Designations:

CFP® - Certified Financial Planner

The Certified Financial Planner™ (CFP®) designation is granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). To attain the right to use the CFP® marks, an individual must fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the

financial planning field; and

Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*.

The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

Certified Kingdom Advisor ("CKA")

The CKA designation is granted by the Kingdom Advisors organization, formerly known as the Christian Financial Professionals Network. To attain the right to use this designation, an individual must meet the following requirements:

- Education – Complete a college-level course offered through Indiana Wesleyan University, consisting of 20 modules, addressing the integration of biblical wisdom into financial planning, with an overall average passing grade of at least 70% on the 20 modules, within 6 months of registering;
- Examination – Pass the proctored CKA examination with a score of at least 70%;
- Experience – Applicants must either: (a) hold one of the following professional designations or credentials: CFP, ChFC, CPA, CPA/PFS, EA, CFA, AAMS, CLU, or JD; or (b) have at least 10 years of experience in the discipline for which the applicant is applying for the designation, such as financial planning, insurance, investments, accounting or law;
- References -- Applicants must provide three references, including one pastoral reference and two client references from non-family members who have known the applicant for at least two years. Client references must be from people the applicant has served in the past two years; and
- Ethics – Comply with the CKA ethical principles, rules and standards.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the designation:

- Continuing Education – Complete required annual update questions and 10 hours of continuing education; and
- Good Standing -- Maintain good standing with all designations and regulatory bodies.

Disciplinary Information

Investment adviser representatives are required to disclose legal or disciplinary events material to a client's or prospective client's evaluation of the person. Mr. Cornfield has no legal or disciplinary events to disclose.

Other Business Activities

As indicated above, in addition to his duties for Harvest, Mr. Cornfield is a full-time faculty member of Liberty University. He also volunteers as the Director of Student And Emerging Advisors for Kingdom Advisors.

Additional Compensation

Investment adviser representatives are required to disclose whether anyone who is not a client provides an economic benefit to the person for providing advisory services. Mr. Cornfield has no additional compensation to disclose.

Supervision

Harvest's Chief Compliance Officer, Jeff Wilson, monitors the advice that Mr. Cornfield provides and supervises his advisory activities on behalf of the firm. Mr. Wilson can be reached at (872) 242-4689.