



Harvest - Faith-Based Investing

Customer Relationship Summary

January 8, 2026

Harvest - Faith-Based Investing is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors exclusively through our automated, online, investment management system that gathers your investment profile information and then, on a discretionary basis, directs the investment of your assets into a suitable portfolio. We use third-party investment managers to provide professionally curated, biblically-aligned portfolios composed of Exchange-Traded Funds (ETFs). We provide advice only as to the model portfolios we have selected to offer to our clients. We monitor the models and performance regularly and continuously, and use our discretion to select, terminate or replace any model or the asset manager. We sponsor a wrap fee program, which enables us to charge clients a single fee that includes our services and the transaction execution services of the broker-dealer custodian. We do not require a minimum account size or investment amount to open or maintain an account with us. Based on custodian restrictions, if a client has less than \$10, the cash will not be invested until the total cash balance in the account is \$10. Some ETFs that our portfolio managers use require a minimum investment of \$1.

See Items 4, and 7 in our [Brochure](#) for additional information about our services.

Conversation Starters:

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?

What fees will I pay?

If a client has less than \$25,000 under our management, we charge a subscription fee of \$10 per month or \$99 per year if the client elects to pay for an entire year. 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. Clients of advisers who subscribe to our services are charged an asset-based fee of 0.25% per year regardless of account size. These are "wrap" fees; fees associated with our wrap fee program include most transaction costs and fees to the broker-dealer that has custody of client assets, and therefore are higher than an unbundled fee. Clients who are charged an asset-based fee should note that the more assets there are in the client's account, the more the client will pay in fees, and the firm may therefore have an incentive to encourage the client to increase the assets in the client's account.

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. The client also will bear, indirectly, the fees and costs of the ETFs they hold in their portfolios.

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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.

See Item 5 in our [Brochure](#) for additional information about fees and costs.

Conversation Starter:

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 is an example to help you understand what this means.

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Conversation Starter:

How might your conflicts of interest affect me, and how will you address them?

See our [Brochure](#) for additional information about conflicts of interest.

How do your financial professionals make money?

The designer of our algorithm is compensated by a salary and, in his capacity as an owner, by a portion of the profits of the firm.

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

No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter:

As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

Please see our website, www.harvest-app.co, and our [Brochure](#) for further information about our investment advisory services. For a copy of up-to-date information or to request a copy of this Relationship Summary, see our website or telephone us at (872) 242-4689.

Conversation Starter:

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?"