HARVEST
FINANCIAL PARTNERS

planting for your future™

Investment Management | Financial Planning | Long-Term Strategies

Our Principles:

We will...

- Put the needs of our clients first.
- Always operate with the highest ethical standards.
- Always provide the highest quality, personalized service for our clients.
- Be investors in any investment strategy that we offer to you.
- Strive to be patient investors in an impatient world.
- Never look for validation in conventional wisdom.
- Never confuse activity with progress.

Jim Wright   John Fattibene

Getting Started

Planting the seeds

What do you want out of life? Do you want to send your grandchild to an Ivy League school? Retire early? Enjoy a second or third home? Start a business? Provide for elderly parents or a special needs child?

Everyone has hopes and dreams for the future, but not everyone has the financial skills to achieve them. A relationship with professionals who share your values can make all the difference. Harvest Financial Partners is a highly experienced investment and financial advisory firm founded on two simple beliefs:

- People still care about personal service.
- The right relationship allows us to accomplish more together than we could individually.

There is no mystique to Harvest Financial Partners. Our clients know exactly how we make decisions. They also know we will be there to help them next month, next year, next decade, and for the next generation.

To get started planting for your future, call us at:

610.240.4740

or email us at

planting@harvestfp.com

Harvesting Dividends

We invest so you can sleep at night

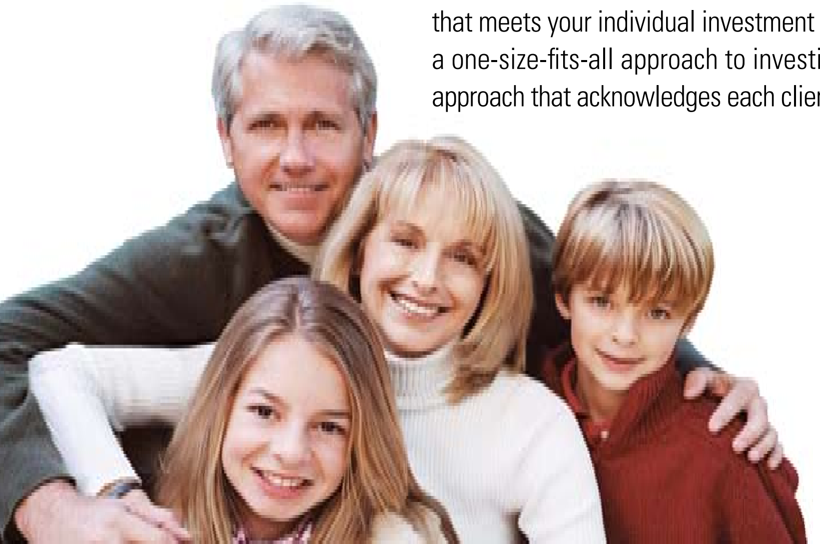
"At Harvest Financial Partners, we look for investments that pay you now and pay you later."

Jim Wright
Chief Investment Officer

At Harvest Financial Partners, we invest in high quality, well managed companies that pay a dividend. We expect that those dividends will provide you with a *steady and growing* stream of income, which could improve your return.

Every stock matters to us (and to you). We devote a great deal of time researching and debating the investment merits of each stock before we make a purchase. We focus on finding good companies whose stocks are trading at attractive valuations. We believe this initial time commitment reduces the risk in your portfolio.

We utilize this approach to personally craft a portfolio that meets your individual investment needs. This is not a one-size-fits-all approach to investing, but rather an approach that acknowledges each client as an individual.



Diversification

It's a really big world

The Harvest Financial approach of buying high quality, dividend-paying stocks is an excellent core investment strategy. However, for some clients, it may make sense to diversify their assets more broadly.

To accomplish this, we:

- Look for established asset classes that have stood the test of time.
- Seek out managers in the asset classes that have a clearly articulated and consistently applied investment approach that focuses on buying investments for less than they are worth.
- Give these managers the flexibility to apply their investment approach in areas where they find the most compelling value.

We spend a lot of time getting to know you, your needs and your desires. Based on that knowledge, we select those investments that best help you achieve your objectives.

Most investment managers only want to do things their way. We realize it's a big world out there, and there are a lot of excellent ways to diversify your assets. We find the managers to help you seize those opportunities.

Financial Planning

Every season matters

“It’s not about money, it’s about your life.”

John Fattibene
Director of Financial Planning

Financial planning is our commitment to helping you achieve your life goals. We do not stop with creating a plan. We follow through with helping you execute it. We provide clearheaded advice on 401(k) allocation, choosing the right insurance and planning your estate. We can even help you create a budget that lets you invest more so you can more easily meet your goals.

Because nothing in life is certain except change, we can review your plan with you regularly and adjust it as your responsibilities and goals change.

When you work with Harvest, you get a partner who is there for you!

The Partners

Experienced and accessible

Jim has worked with individual clients as an investment manager for more than 20 years. Before deciding to form Harvest Financial Partners, Jim worked at Davidson Trust Company, Delaware Investments and PNC Bank.

John started his career as a commercial lending officer. When John left lending, he joined Vanguard and spent more than a decade as a financial planner.

To get started working with us, it all begins with a meeting. We like to spend our time getting to know you. We try to ask the right questions, but more importantly, we listen to your answers. We listen for what you know you need, but also for those things you may not realize you need.

We’re two experienced financial professionals. No management layers. No committee decisions. No call center. When you choose us, you work directly with us.

Jim Wright, CFA
Chief Investment Officer

John Fattibene, JD, CFP®
Director of Financial Planning

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Important Consumer Disclosure

Harvest Financial Partners LLC is a registered investment advisor located in the State of Pennsylvania. This brochure is limited to dissemination of general information regarding its investment advisory services. This should in no way be viewed as personalized investment advice.

For additional information and disclosures, please go to **www.harvestfp.com**, email us at **planting@harvestfp.com** or contact our office.