

Firm Brochure Supplement: Form ADV-Part 2B



Michael J. Meily

Harvest Investment Consultants, LLC

Dated October 1, 2024

Contact: Tina Gallo, Chief Compliance Officer

4 North Park Drive
Suite 510
Hunt Valley, MD 21030

This Brochure Supplement provides information about Michael J. Meily that supplements the Harvest Investment Consultants, LLC Brochure; you should have received a copy of that Brochure. Please contact Tina Gallo, Chief Compliance Officer, if you did *not* receive Harvest Investment Consultants, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Michael J. Meily is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Michael J. Meily was born in 1976. Mr. Meily graduated from Lehigh University in 1998, with a Bachelor of Science degree in Molecular Biology. Mr. Meily has been an investment adviser representative of Harvest Investment Consultants, LLC since September 2008. From June 2002 to September 2008, Mr. Meily was a registered representative with Nylife Securities, a manager at New York Life, and an investment advisor representative with Eagle Strategies Corp, an affiliate of New York Life.

Mr. Meily has been the Managing Member of Harvest Investment Consultants, LLC since January 2017. Mr. Meily was the Chief Compliance Officer from January 2017 until September 2024. Mr. Meily is also the President and sole owner of Harvest Insurance, Inc.

Mr. Meily has held the designation of Chartered Financial Consultant (ChFC®) since 2006. ChFC® is a financial planning designation for the insurance industry conferred by The American College. Candidates must meet education, experience, examination, and continuing ethical requirements. Candidates must have at least three years of experience in the financial industry, or an undergraduate or graduate degree from an accredited university and two years of experience in the financial industry. Candidates are required to take nine academic courses each followed by an exam. The courses and exams cover topics in finance, investing, insurance, and estate planning.

Mr. Meily has held the designation of Chartered Advisor for Senior Living (CASL®) since 2008. The CASL® credential provides advisors with in-depth training on issues impacting seniors and those planning for retirement. The designation incorporates five required, college-level courses that represent an average total study time of more than 250 hours. Topics include investments, estate planning, health and long-term care financing, and financial decisions for retirement. CASL® designees must meet experience, continuing education, and ethics requirements. The credential is awarded by The American College, a non-profit educator with an 84-year heritage and the top level of academic accreditation.

Mr. Meily has held the designation of Chartered Life Underwriter (CLU®) since 2007. CLU® is a financial planning designation for the insurance industry conferred by The American College. Candidates must meet education, experience, examination, and continuing ethical requirements. Candidates must have at least three years of experience in the financial industry, or an undergraduate or graduate degree from an accredited university and two years of experience in the financial industry. Candidates are required to take eight academic courses each followed by an exam. The courses and exams cover topics in finance, investing, insurance, and estate planning.

Mr. Meily has held the designation of Retirement Income Certified Professional since 2019. The Retirement Income Certified Professional® (RICP®) program empowers financial professionals with knowledge in the retirement planning market. The accredited RICP® program is tailored for financial professionals seeking to specialize in the retirement income planning field by providing estate planning techniques, portfolio assessment, personal finance best practices, health expense budget creation, home equity strategies, and more.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B.
- **Licensed Insurance Agent.** Mr. Meily, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Meily to assist in the purchase of insurance products on a commission basis. The recommendation by Mr. Meily that a client purchase an insurance product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products. No client is under any obligation to purchase any insurance products from Mr. Meily, and any insurance recommendations are made on a needs-based approach. Clients are reminded that they may purchase insurance products recommended by Mr. Meily through other, non-affiliated insurance agents.
 - **President of Harvest Insurance, Inc.** Mr. Meily is the president and sole owner of Harvest Insurance, Inc. As such he benefits from the insurance business he sells through Harvest Insurance, Inc., as well as any business placed through the company by the other licensed agents, David Baker, and Mark Pallack.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Adviser's Act ("*Act*"). The Registrant's Chief Compliance Officer, Tina Gallo, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Tina Gallo at 410-561-9040.

Donna M. Zidwick

Harvest Investment Consultants, LLC

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This Brochure Supplement provides information about Donna Marie Zidwick that supplements the Harvest Investment Consultants, LLC Brochure; you should have received a copy of that Brochure. Please contact Tina Gallo, Chief Compliance Officer, if you did *not* receive Harvest Investment Consultants, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Donna M. Zidwick is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Donna Marie Zidwick was born in 1963. Mrs. Zidwick graduated from Towson State University in 1991, with a Bachelor of Science degree in Finance. Mrs. Zidwick joined Harvest Investment Consultants, LLC in 1991 and has been the Director of Fixed Income since 2008. Prior to joining Harvest, Mrs. Zidwick was a money market trader with T. Rowe Price.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Adviser's Act ("*Act*"). The Registrant's Chief Compliance Officer, Tina Gallo, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Tina Gallo at 410-561-9040.

David R. Baker

Harvest Investment Consultants, LLC

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This Brochure Supplement provides information about David R. Baker that supplements the Harvest Investment Consultants, LLC Brochure; you should have received a copy of that Brochure. Please contact Tina Gallo, Chief Compliance Officer, if you did *not* receive Harvest Investment Consultants, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about David R. Baker is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

David R Baker was born in 1968. Mr. Baker graduated from Towson University in 1991, with a Bachelor of Science degree in Business with a concentration in Marketing. Mr. Baker joined Harvest Investment Consultants, LLC in April 2016 as an investment advisor representative. Previously, Mr. Baker was also an investment advisor with Ameriprise Financial and American Express Financial Advisors from February 2002 to March 2016.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent**. Mr. Baker, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Baker to assist them in the purchase of insurance products on a commission basis. The recommendation by Mr. Baker that a client purchase an insurance product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products. No client is under any obligation to purchase any insurance products from Mr. Baker, and any insurance recommendations are made on a needs-based approach. Clients are reminded that they may purchase insurance products recommended by Mr. Baker through other, non-affiliated insurance agents. The Registrant's Chief Compliance Officer, Tina Gallo, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.

Item 5 Additional Compensation

None

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Adviser's Act ("*Act*"). The Registrant's Chief Compliance Officer, Tina Gallo, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Tina Gallo at 410-561-9040.

Mark C. Pallack

Harvest Investment Consultants, LLC

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This Brochure Supplement provides information about Mark C. Pallack that supplements the Harvest Investment Consultants, LLC Brochure; you should have received a copy of that Brochure. Please contact Tina Gallo, Chief Compliance Officer, if you did *not* receive Harvest Investment Consultants, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Mark C. Pallack is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Mark Pallack was born in 1976. A lifelong Maryland resident, Mark is an alumnus of Mount St. Mary's University. Prior to his employment at Harvest Investment Consultants, LLC, Mr. Pallack spent nearly a decade working for New York Life and its financial affiliates, NY Life Securities and Eagle Strategies Corp.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent**. Mr. Pallack, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Pallack to assist them in the purchase of insurance products on a commission basis. The recommendation by Mr. Pallack that a client purchase an insurance product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products. No client is under any obligation to purchase any insurance products from Mr. Pallack, and any insurance recommendations are made on a needs-based approach. Clients are reminded that they may purchase insurance products recommended by Mr. Pallack through other, non-affiliated insurance agents. The Registrant's Chief Compliance Officer, Tina Gallo, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Adviser's Act ("*Act*"). The Registrant's Chief Compliance Officer, Tina Gallo, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Tina Gallo at 410-561-9040.