HARVEST FINANCIAL LLC

IMAGINE. BELIEVE. ACHIEVE.

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Chal Daniels is a registered principal with and offers securities through First Allied Services, Inc., member FINRA/SIPC. Advisory Services offered through Harvest Financial, LLC and First Allied Advisory Services, Inc., both registered investment advisors. Harvest Financial, LLC is a separate entity from First Allied Securities, Inc. and/or First Allied Advisory Services, Inc. **California Insurance License #0B42820**

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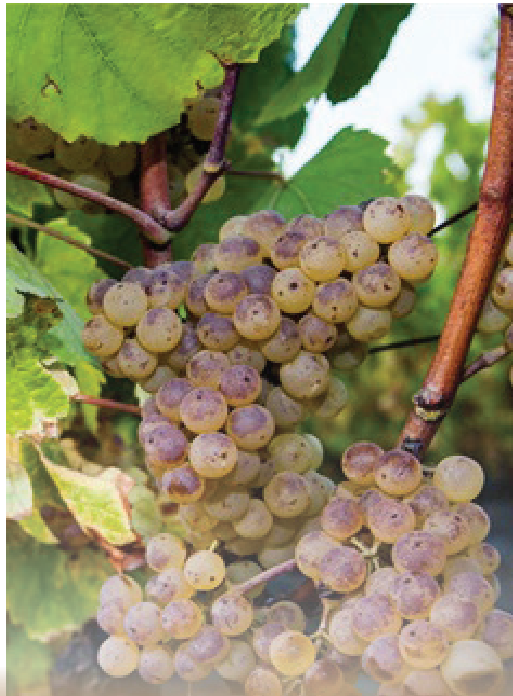
IMAGINE

Imagine the possibilities of what you can accomplish. Our team focuses on your individual needs now and into the future. Whether you are planning for a new family, retirement, business, or investment portfolio, we have the knowledge and experience to help you address your goals. In the end, it's not about the money - it's about helping you achieve and build something greater for you and your family.

BELIEVE

A plan is an essential tool to move you from imagination to achievement. Once a plan is in place, our role is to test savings and earning models that will help you not only believe, but give you confidence in your financial plan. Our support doesn't stop there. Call, email or set up an appointment to talk in-person at any time. Use our website to access financial tools and articles and sign up to receive our monthly e-Newsletter. Your plan is our plan.



ACHIEVE

We want to help you pursue your financial goals, and turn your dreams into reality. Our team will meet with you regularly to provide support and make all of the necessary adjustments to keep you on the right track. Monitoring progress and changing course when necessary is vital to helping you succeed and fulfill your financial dreams

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MISSION STATEMENT

We understand the challenges families face today, which is why we believe it is so important to partner with a financial firm that can take your financial plan to the next level. Our mission is to provide our clients with the tools, knowledge and inspiration necessary to imagine, believe and achieve their financial dreams.

When you work with us, our initial conversations will help us get to know you better. We want to understand your needs, wants and long-term goals in order to customize a plan that's designed just for you. From managing debt and personal finance challenges to saving for college and planning for retirement, let us help you make an otherwise overwhelming process much simpler. We are not afraid to challenge conventional wisdom in our approach to investing and preserving wealth. All of our energy, commitment and efforts are focused on you and your satisfaction.

FINANCIAL PLANNING

Building a solid, long-term investment strategy tailored to your unique situation plays an integral part in addressing your financial goals. We use a personalized approach to help determine an investment plan to suit your needs. Throughout the various stages of your life, we'll seek to help ensure that your financial decisions are appropriately and realistically aligned with your financial aspirations. Over the long-term, we'll manage your money with a strategy that strives to keep you on the right track to pursuing your financial dreams.

ASSET MANAGEMENT

To further assist you in addressing your financial goals we'll seek to help ensure your investments are properly diversified with an asset management strategy. Diversification, dividing our assets among different asset classes, is often cited as one of the best long-term investment strategies for any market environment. Your investment objectives, time horizon and risk tolerance will drive your asset allocation and help determine the right balance for you. While using asset allocation methodology and diversification do not guarantee greater or more consistent returns, or insure against loss, we'll work with you to help build a personalized portfolio based on proper asset management strategies.

RETIREMENT PLANNING

With retirement expectancies increasing, many people will spend up to one-third of their life in retirement. Actively planning for your retirement can be one of the most important choices you'll ever make. The goal of achieving a comfortable retirement requires some in-depth strategic planning, which includes some well thought out lifecycle management. We'll assess your current position with respect to your retirement needs and goals, and then help put you on the investment path to potentially realizing them.

ESTATE PLANNING

Estate planning involves more than just tax savings for the wealthy. A sound estate plan may provide for effective preservation and transfer of wealth to your loved ones. A solid estate plan can provide the liquidity your heirs will need to settle your estate taxes, minimizing their financial burden. At Harvest Financial, we will work with yiour tax and legal representatives, or help determine the estate planning specialists needed to ensure that aspects of your plan are met. Together, we'll help you take the steps necessary to protect, conserve and distribute your assets for the benefit of your loved ones and philanthropic interests.

INSURANCE STRATEGIES

Regardless of how much time or money you spend building your investments, one unfortunate event can quickly erode the value of that plan if you don't have an appropriate insurance plan in place. At Harvest Financial, our services include essential insurance strategies to help protect your financial future and your loved ones. The strategy we build for you may include many different components such as whole or term life, long-term care, disability, or other types of coverage. We understand that your needs are unique and can help tailor a plan to protect what is important to you.

FIXED INCOME STRATEGIES

Adding fixed income investments to a portfolio can result in an important level of diversification to other types of higher risk investments. Fixed income investments can help serve some very specific investment needs, such as providing regular monthly retirement income. Many investors seek out the possible tax-exempt status of certain types of fixed income investments. We have access to some of the industry's most experienced fixed income research and trading desks, and can help provide you with an array of fixed income products to meet your needs. *Fixed income investments are subject to various risks including changes in interest rates, credit quality, inflation risk, market valuations, prepayments, corporate events, tax ramifications & other factors.*

SMALL BUSINESS PLANNING

For small business owners, savvy business planning may help avoid some of the most common pitfalls that cause most small businesses to fail. From obtaining financing to selecting employee retirement, benefit and insurance plans, small business planning can help give your company the edge it needs to prosper. We can assist you to manage your earnings for growth, and possibly, to develop a succession plan that provides you with a financial sound exit strategy. We'd like to help you to make the most of the opportunities available to your business.

ONLINE SUPPORT

As a client of Harvest Financial, you can conveniently access all our investment account activity and information in one easy place from any internet connection. With online account access you can confirm balances and activity, research stocks, check the market and alleviate paper clutter with electronic statement and trade confirmations. We're here to help you manage your investments and at the same time, provide a clear understanding of, and access to, your financial plan.

Harvest Financial, LLC is an independently owned firm, with financial consultants offering investment and financial services through First Allied Securities, Inc. Our company commitment has been to provide every client with personalized service and timely advance to help each one pursue their financial goals and dreams.

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