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December 2018

This brochure provides information about the qualifications and business practices of 7th Harvest Investments LLC. If you have any questions about the contents of this brochure, please contact us at 972.231.1525 and/or [www.7harvestinvestments.com](http://www.7harvestinvestments.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about 7th Harvest Investments LLC also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Material Changes**

This portion of the Firm's Brochure ADV Part 2A is intended to specifically address material changes that have occurred since its most recent annual filing. The Firm's name changed in 2014 from LegacyTexas Wealth Advisors to 7<sup>th</sup> Harvest Investments. The Firm has also moved its company headquarters to 100 N. Central Expressway, Suite 1210, Richardson Texas 75080. In addition to these important changes we recommend that you read this Part 2A of Form ADV in its entirety.

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## **ADVISORY BUSINESS**

### **Advisory Firm Description**

7th Harvest Investments, LLC ("7th Harvest Investments or the "Firm") has been in business since January 2006. Earl Jefferson is the sole owner.

### **Types of Advisory Services**

7th Harvest Investments, LLC provides its individual and organizational clients fee-based investment management services. Retirement plan sponsors are provided retirement plan investment consulting services. Each is further explained below.

### **Sub-Advisory Services**

We provide Model Portfolio Management Services as a sub-adviser. In other words, a client may engage an independent registered investment adviser or an adviser associated with a Broker-Dealer (hereinafter, "Adviser") which, in turn, will engage our firm (and possibly other investment advisers) to provide portfolio management services to all or part of its clients' portfolios. In this situation, the client is a client of the Adviser and not 7th Harvest Investments, and, therefore, the Adviser and not our firm will be responsible for collecting and analyzing client investment goals and objectives and determining the suitability of one or more of our investment models. Once such an assessment takes place, the Adviser will instruct us as to which investment model to use for each sub-advised account. The Adviser will be responsible for updating client suitability information and reassessing the suitability of the selected 7th Harvest Investments investment model on an ongoing basis. Our firm will receive a fee charged to the client in accordance with the agreement between us and the Adviser. Clients of Advisers should refer to the Adviser's disclosure document for additional information regarding its advisory services, total fees, conflicts of interest and other important information. 7th Harvest Investments has discretion to implement recommendations made in the performance of these services.

We also provide Portfolio Management Services as an Investment Manager for a collective investment fund maintained by trustees that is designed to serve the investment needs of tax-qualified retirement plans. We will receive a portion of the trustee's fee paid by clients of the trustee as outlined in 7th Harvest Investments' agreement with the trustee.

### **Model Portfolio Services**

We also provide access to our investment model portfolios to other investment advisers who are clients of 7th Harvest Investments. Under this service, we will provide investment advisers with allocations and holdings in our proprietary investment models and send them updates any time changes are made to the models. Because 7th Harvest Investments does not have discretion to implement recommendations, investment advisers may, at their sole discretion, decide to implement or decline to implement any or all of our provided recommendations.

### **401k Plan Model Services**

We also provide Portfolio Management Services to 401k plans that elect to have plan assets managed within 7th Harvest Investments models. 7th Harvest Investments has discretionary authority over the management of these assets.

### **Individual Investment Management**

This program is for clients who want assistance in designing, implementing, monitoring, and maintaining an investment portfolio. This service includes the following:

- Determining clients' investment goals
- Evaluating current assets
- Determining projected cash flow needs
- Determining any investment constraints
- Determining client risk tolerance
- Developing an asset allocation, including specific investment recommendations
- Placing trades in client's account
- Ongoing support
  - Support to the client for the account establishment and/or transfer assistance.
  - Portfolio monitoring.

7th Harvest Investments provides portfolio reviews upon request. The Firm also encourages at least annual meetings with clients to review their investment objectives and financial condition.

### **Retirement Plan Investment Consulting**

7th Harvest Investments provides plan sponsors with assistance establishing and monitoring retirement plan investments. These services include:

- Meeting with plan sponsors on a periodic basis
- Assisting with determination of investment strategies
- Ongoing monitoring of investments
- Participant education
- Rebalancing the strategies as appropriate

### **Client Assets Under Management**

As of December 31, 2018, 7th Harvest Investments manages \$39,038,991 on a discretionary basis and \$26,198,127 on a non-discretionary basis.

## COMPENSATION

### **Sub-Advisory Service**

Our annual fee for sub-advisory services will typically range from 0.25% to 0.75% of assets under our management.

### **Model Portfolio Services**

Our annual fee for model portfolio services will typically range from 0.35% to 0.75% of assets allocated to the model/strategy maintained by our firm.

### **Individual Investment Management**

Our annual fee for portfolio management services will typically range from 0.15% to 2.00% of assets under our management.

### **Retirement Plan Investment Consulting**

Our annual fee for retirement plan investment consulting will typically range from 0.25% to 0.50% of assets under our management.

### **Fees in General**

We will either directly debit client accounts, invoice clients, or receive a fee directly from advisers or their firms who calculate and deduct fees from client accounts (as specifically agreed with each client). These fees are typically charged quarterly in arrears at the beginning of each calendar quarter based upon the value (market value or fair market value in the absence of market value), of the client's account at the end of the previous quarter (pro-rated for additions and withdrawals), based upon the average daily balance, or based upon the value of the account on the last trading day as determined by the applicable advisory agreement.

For direct, Individual Investment Management, the Firm bills quarterly fees in advance at the rate of one fourth of the annual fee shown above, and may be deducted from clients' accounts. The first payment is due upon execution of a Client Agreement, and is based upon the opening value of the clients' account. Fees will be prorated accordingly in the event the Agreement is executed at any time other than on the first day of a calendar quarter. Accounts opened mid-month will be billed in advance pro-rata to the end of that quarter. The dollar amount under management is initially determined after all the assets to be managed have been transferred into the account.

Fees are then determined on the first day of each calendar quarter based on the account value as of the close of business on the last business day of the preceding quarter, and shall be automatically deducted from the account. Fees are calculated based on the portfolio valuation as determined by the account custodian.

In some cases, as specifically agreed with each client, these fees will be charged monthly but never to exceed \$1200 six months or more in advance.

Fees for all services are negotiable based upon certain criteria (e.g., anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, negotiations with client, etc.) and may take the form of a flat monthly, quarterly, or annual fee. Discounts up to full waiver of fees, not generally available to all our advisory clients, may be offered to family members and friends of 7th Harvest Investments and others at the discretion of 7th Harvest Investments.

We may group certain related client accounts for the purposes of determining the account size and/or annualized fee. Certain legacy client agreements may be governed by fee schedules different from those listed above. Under no circumstances will we earn fees in excess of \$1,200 more than six months in advance of services rendered.

### **Account Termination**

Clients may terminate their agreement by providing us with a written notice at our principal place of business at any time. Upon termination of any account, any prepaid, unearned fees will be refunded, and any earned, unpaid fees will be due and payable. Agreements cannot be assigned or transferred without prior written permission.

### **ETF, ETN, Fund, and Partnership Fees and Expenses**

All fees paid to our firm for investment advisory services are separate and distinct from the fees and expenses charged by ETFs, ETNs, Funds, and Partnerships to their shareholders or limited partners. These fees may include a management fee, other fund expenses, and a possible distribution fee. A client may be able to invest in an ETF, ETN, Fund, or Partnership directly, without the services of our firm. In that case, the client would not receive the services provided by us which are designed, among other things, to assist the client in determining which ETFs, ETNs, Funds, and Partnerships are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the ETFs, ETNs, Funds, and Partnerships and the fees charged by us to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided.

### **Brokerage and Custodial Fees**

In addition to advisory fees paid to our firm, clients will also be responsible for all transaction, brokerage, trade-away and custodial fees incurred as part of their account management. Please see Item 12 of this Brochure for important disclosures regarding our brokerage practices.

### **Other Compensation**

Certain representatives of the firm, in their individual capacities, are licensed insurance agents, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage certain of the firm's representatives to purchase insurance products on a commission basis.

The recommendation by 7th Harvest Investments or any of its representatives that a client purchase an insurance commission product presents a conflict of interest, as the receipt of commissions may provide an incentive to recommend financial products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any commission products from the firm or its representatives. Clients are reminded that they may purchase insurance products recommended through other, non-affiliated insurance agents.

### **PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT**

7th Harvest Investments does not charge performance based fees.

### **TYPES OF CLIENTS**

7th Harvest Investments provides investment supervisory services and manages investment advisory accounts for:

- individuals
- high net worth individuals,
- banks or thrift institutions,
- trusts, estates, or charitable organizations,
- pension and profit sharing plans,
- corporations or business entities other than those listed above.

7th Harvest Investments has a preferred minimum dollar value of \$250,000 for direct individual investment management client relationships. The firm reserves the right however, to waive or lower this minimum.

### **METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS**

7th Harvest Investments uses a combination of the following types of analysis in evaluating investments for client accounts:

- Charting—analysis of charts of past stock or security performance



- Fundamental—analysis of financial attributes of a company, such as revenue growth, debt to equity ratio, inventory turnover, etc.
- Technical—analysis which assumes past performance is a predictor of future performance.

7th Harvest Investments uses the following sources of information in its analysis:

- Financial newspapers and magazines
- Research materials prepared by others
- Annual reports, prospectuses, filings with the Securities and Exchange Commission
- Company press releases

The investment strategies 7th Harvest Investments uses to implement investment advice include the following:

- Long-term purchases (securities held at least a year)
- Short-term purchases (securities sold within a year)
- Trading (securities sold within 30 days)
- Margin transactions
- Option writing, including covered options, uncovered options or spreading strategies

The Firm does not guarantee the future performance of the account or any specific level of performance, the performance of any investment decision or strategy that the Firm may use, or the performance of the Firm's overall management of the account. The client is reminded that investment decisions made for the account by the Firm are subject to various market, currency, economic, political and business risks, and that those investment decisions will not always be profitable. Clients are reminded that investing in securities involves risk of loss which they should be prepared to bear.

#### **DISCIPLINARY INFORMATION**

Neither 7th Harvest Investments nor any of its personnel has any disciplinary or legal events or sanctions to disclose.

#### **OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS**

Mr. Jefferson may serve as a public speaker and adjunct instructor at times.

#### **CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING**

##### **Code of Ethics**

7th Harvest Investments has adopted a Code of Ethics which describes the general standards of conduct that the Firm expects of all Firm personnel (collectively referred to

as “employees”) and focuses on three specific areas where employee conduct has the potential to adversely affect the client: misuse of confidential information; personal securities trading and outside business activities. Failure to uphold the Code of Ethics may result in disciplinary sanctions, including termination with the Firm. Any client or prospective client may request a copy of the Firm’s Code of Ethics which will be provided at no cost.

The following basic principles guide all aspects of the Firm’s business and represent the minimum requirements to which the Firm expects employees to adhere:

- Clients’ interests come before employees’ personal interests and before the Firm’s interests.
- The Firm must fully disclose all material facts about conflicts of which it is aware between the Firm and its employees’ interests on the one hand and client and the Firm’s interests on the other.
- Employees must operate on the Firm’s behalf and on their own behalf consistently with the Firm’s disclosures and to manage the impacts of those conflicts.
- The Firm and its employees must not take inappropriate advantage of their positions of trust with or responsibility to clients.
- The Firm and its employees must always comply with all applicable securities laws.

#### *Misuse of Nonpublic Information*

Employees may not convey nonpublic information nor depend upon it in placing trades for clients or personal accounts.

#### *Personal Securities Trading*

7th Harvest Investments or individuals associated with the Firm may buy, sell or hold in their personal accounts the same securities the Firm recommends to its clients. Such trades must occur after the client trades placed on behalf of the clients with the client receiving same or better pricing if the trade is placed the same day as client trades in the same security.

Employees are required to submit reports of personal securities trades on a quarterly basis, and securities holdings annually. These are reviewed by the Chief Compliance Officer to ensure compliance with the Firm’s policies.

#### *Outside Business Activities*

Employees are required to report any outside business activities generating revenue. If any are deemed to be in conflict with clients, such conflicts will be fully disclosed.

## **BROKERAGE PRACTICES**

### **Selecting custodians and brokers**

7th Harvest Investments selects broker-dealers by using one or more of the following criteria: brokerage commission rates, standard profit margins on non-commission securities, product availability, execution capability and quality of research regarding specific markets and/or securities. The client may pay commissions which are higher than those obtainable from other broker-dealers in return for the value of services provided to the client or 7th Harvest Investments by a specific broker-dealer.

In recommending brokers, 7th Harvest Investments adheres to its duty to obtain best execution by considering the range and quality of the products the broker offers, the technical support the broker provides, the broker's execution capability, the commission structure, the financial stability of the broker and the responsiveness of the broker to the Firm.

The Firm enacts most trades through the custodian to avoid "trade away" fees. The Firm recognizes its responsibility to attain best execution and recognizes that limiting its custodial relationships may affect its ability to provide best execution on a trade-by-trade basis. However, the Firm evaluates its entire custodial relationship in assessing best execution on a client-by-client basis.

### **Research and Other Soft-Dollar Benefits**

7th Harvest Investments currently has no formal soft-dollar arrangements, where specific products or services are paid for with soft dollars generated by individual trades the Firm places in client accounts. The custodian(s) used by the Firm's clients provide 7th Harvest Investments with services that allow the firm to operate more efficiently, such as electronic availability of client account information and trade confirmations, and access to specialized customer service personnel. 7th Harvest Investments may receive access to certain custodians' proprietary account management and data transmission services to enable the Firm to trade clients' accounts electronically. 7th Harvest Investments enjoys increased administrative ease and, hence, profitability because of these services provided by these custodians. Because of the volume of assets that 7th Harvest Investments clients have directed to these firms, these custodians make certain products and services available to the Firm at reduced or waived fees.

### **Brokerage for Client Referrals**

7th Harvest Investments does not place trades with brokers in exchange for referring clients.

### **Directed Brokerage**

7th Harvest Investments does not allow clients to direct which custodians should hold their accounts or which brokers should execute their trades. 7th Harvest Investments requires clients to open accounts with either Schwab Institutional or TD Ameritrade. Not all advisers require clients to open accounts with specific custodians.

## **Order Aggregation**

7th Harvest Investments may group trades in the same security across client accounts into a single, or “block” trade. These blocks may be executed in pieces at different prices on the same day, but all shares participating in the block are assigned the same average price per share at the end of the day. Blocks are allocated across accounts as appropriate. In the rare event that a block order is partially filled, the shares would be allocated on a pro rata basis. Neither Schwab nor TD Ameritrade provides commission breaks for enacting block trades. They charge each account as if the trade had been enacted on an account by account basis. Thus, the only advantage to conducting block trades at 7th Harvest Investments is to ensure all clients trading in the same security on the same day receive the same price.

## **Trade Order Rotation**

7th Harvest Investments almost always executes model changes for SMA accounts as step-out transactions. Therefore, a trade rotation is rarely used for model changes for the SMA programs. 7th Harvest Investments does not exercise trading discretion over its UMA client accounts. As a result, 7th Harvest Investments utilizes a trade rotation for its “model-only” or UMA products on participating platforms. When updating models on these platforms, 7th Harvest Investments intends to follow a methodology for contacting UMA Sponsor Firms in a pre-determined order that is fair and equitable to all clients so that no group of clients is consistently favored or disfavored over any other clients. Recommendations to UMA Sponsor Firms will be distributed after 7th Harvest Investments completes all transactions for client accounts in which it exercises trading discretion.

## **REVIEW OF ACCOUNTS**

Managed client accounts are reviewed on a daily basis. Client reviews are conducted at least annually and upon request by clients. All clients are encouraged to meet with the firm at least annually. Additional reviews may be triggered by events such as a client meeting, change in a client’s risk tolerance, financial position or investment objective, change in a company or fund’s management, unusual market or economic circumstances or other unforeseen event.

## **CLIENT REFERRALS AND OTHER COMPENSATION**

7th Harvest Investments and other professionals refer clients to one another but do not compensate one another for such referrals.

## **CUSTODY**

Custody is defined as an investment advisory firm, its related entities, and/or its personnel having direct access to client funds or securities.

Deducting fees directly from client accounts is deemed a form of custody by the Securities and Exchange Commission, although all investments and funds are held by a

qualified custodian that provides statements directly to clients at least quarterly. The Firm may direct the movement of funds from one account in the client's name to another but has no access to funds or securities except for the deduction of management fees.

### **INVESTMENT DISCRETION**

7th Harvest Investments is granted limited power of attorney for its clients to provide trading and fee withdrawal authority. 7th Harvest Investments may determine which securities to buy and sell and the size of each transaction without receiving permission from the client before hand.

### **VOTING CLIENT SECURITIES**

7th Harvest Investments votes on proxy matters for issues held in managed client accounts. Clients receive proxy material directly by email or US mail from their account custodian, and may request assistance from 7th Harvest Investments personnel on a particular proxy matter.

### **FINANCIAL INFORMATION**

There is no financial condition that is reasonably likely to impair 7th Harvest Investments' ability to continue to provide services to its clients.

## Earl Jefferson



100 North Central Expy., Suite 1210  
Richardson, TX 75080

Earl Jefferson: (972) 231-1525  
[earl@7harvestinvestments.com](mailto:earl@7harvestinvestments.com)  
[www.7harvestinvestments.com](http://www.7harvestinvestments.com)

December 2018

This brochure supplement provides information about Earl Jefferson that supplements the 7th Harvest Investments LLC brochure. You should have received a copy of that brochure. Please contact Earl Jefferson at 972.231.1525 if you did not receive 7th Harvest Investments, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Earl Jefferson is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### **Earl Jefferson: Born 1971**

#### *Business Background:*

Managing Principal, 7th Harvest Investments, LLC, January, 2006 – present  
Vice President, Compass Bank Wealth Management Group, 2002 – 2006  
Senior Investment Specialist, Charles Schwab & Co., Inc., 2000 – 2002  
Director of Client Development, Professional Management Network, 1993 – 2000

#### *Education:*

University of Houston, Bachelors of Science, Economics and Psychology, 1993  
Certified Financial Planner®, 2002

LegacyTexas Wealth Advisors was founded by Earl Jefferson, a Certified Financial Planner™ professional and investment advisor with 18 years of industry experience.

Mr. Jefferson is a graduate of the University of Houston with Bachelors of Science Degrees in Economics and Psychology.

Earl is also an instructor at Southern Methodist University where he shares not only his knowledge of various financial and investment principles but also his experiences to help produce competent and ethical future financial planners who will serve the public in years to come.

#### *Certified Financial Planner® Certification*

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily 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.
- Examination – Pass the comprehensive CFP® Certification Examination, a 10-hour exam.
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year).
- 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.
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

#### **DISCIPLINARY INFORMATION**

Mr. Jefferson has had no disciplinary or legal events that would be material to a client or prospective client.

#### **OTHER BUSINESS ACTIVITIES**

Mr. Jefferson is an adjunct instructor at Southern Methodist University. He is also a licensed insurance agent. Earl spends less than 10 hours a month in both capacities

#### **ADDITIONAL COMPENSATION**

Mr. Jefferson receives no compensation beyond that disclosed above under Other Business Activities.

#### **SUPERVISION**

Mr. Jefferson is the senior person at 7th Harvest Investments; therefore he does not have a supervisor.

## Chester Anderson III



100 North Central Expy., Suite 1210  
Richardson, TX 75080

Chester Anderson III: (972) 231-1525  
[www.7thharvestinvestments.com](http://www.7thharvestinvestments.com)

December 2018

This brochure supplement provides information about Chester Anderson that supplements the 7th Harvest Investments LLC brochure. You should have received a copy of that brochure. Please contact Earl Jefferson at 972.231.1525 if you did not receive 7th Harvest Investments, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Chester Anderson is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### **Chester Anderson: Born 1971**

#### *Business Background:*

Advisor Partner, 7th Harvest Investments, LLC May 2015  
Registered Representative, Trustmont Financial Group July 2014 to May 2015  
Investment Advisor Representative, Trustmont Advisory Group July 2014 to May 2015  
Programmer Analyst, Quest Diagnostics October 2012 to April 2016  
Registered Representative, TIAA-CREF May 2008 – October 2012

#### *Education:*

University of Houston; Bachelor of Business Administration, Management Information Systems, 1994  
Certified Financial Planner®, 2015

#### *Certified Financial Planner® Certification*

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily 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.
- Examination – Pass the comprehensive CFP® Certification Examination, a 10-hour exam.
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year).
- 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.
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

#### **DISCIPLINARY INFORMATION**

Mr. Anderson has had no disciplinary or legal events that would be material to a client or prospective client

#### **OTHER BUSINESS ACTIVITIES**

Mr. Anderson is a Programmer Analyst with Quest Diagnostics. This activity is not a securities-related activity. Chester spends approximately 100 hours a month in this capacity

#### **ADDITIONAL COMPENSATION**

Mr. Anderson receives no compensation beyond that disclosed above under Other Business Activities.

#### **SUPERVISION**

Mr. Anderson is supervised by Earl Jefferson, President of 7th Harvest Investments

## Howard M. Goodman



100 North Central Expy., Suite 1210  
Richardson, TX 75080

Howard M. Goodman: (972) 231-1525  
[www.7harvestinvestments.com](http://www.7harvestinvestments.com)

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This brochure supplement provides information about Howard M. Goodman that supplements the 7th Harvest Investments LLC brochure. You should have received a copy of that brochure. Please contact Earl Jefferson at 972.231.1525 if you did not receive 7th Harvest Investments, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Howard M. Goodman is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### **Howard M. Goodman: Born 1966**

#### *Business Background:*

Advisor Partner, 7th Harvest Investments, LLC January 2017

Controller, Granicus IP January 2016

Owner, Howard N Goodman CPA January 2015 to December 2015

Controller, IP Navigation Group January 2012 to December 2014

Consultant, Self-Employed July 2010 to October 2011

Contractor, Quantum G&A Joint Venture February 2009 to June 2010

Business Manager, Citibank February 2002 to January 2009

#### *Education:*

University of Pennsylvania; Bachelor of Science Economics, Accounting and Political Science, 1988

Certified Public Accountant®, 2015

#### *Certified Public Accountant® Certification*

The requirements, which are set by each state board of accountancy, include: completing a program of study in accounting at a college or university, passing the Uniform CPA Exam, and obtaining a specific amount of professional work experience in public accounting (the required amount and type of experience varies according to licensing jurisdiction).

To attain the right to use the CPA® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete 150 hours and Bachelor of Arts degree.
- Examination – 150 hours (must complete education requirement prior to sitting for exam)
- Experience – 1 year work experience defined as diversified non-routine accounting gained through client practice of public accountancy, industry, government, law firm, education or internship (which is a case-by-case approval). Self-employment is not acceptable unless approved by the Board.
- Ethics – Must pass exam on Texas Rules of Professional Conduct

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 continuing education.
- Ethics – Complete ethics course.

**DISCIPLINARY INFORMATION**

Mr. Goodman has had no disciplinary or legal events that would be material to a client or prospective client

**OTHER BUSINESS ACTIVITIES**

Mr. Goodman is a Certified Public Accountant. This activity is not a securities-related activity. Howard spends approximately 100 hours a month in this capacity

**ADDITIONAL COMPENSATION**

Mr. Goodman receives no compensation beyond that disclosed above under Other Business Activities.

**SUPERVISION**

Mr. Goodman is supervised by Earl Jefferson, President of 7th Harvest Investments

## Karen Michelle Taylor



100 North Central Expy., Suite 1210  
Richardson, TX 75080

Karen Michelle Taylor: (972) 231-1525  
[www.7thharvestinvestments.com](http://www.7thharvestinvestments.com)

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This brochure supplement provides information about Karen M. Taylor that supplements the 7th Harvest Investments LLC brochure. You should have received a copy of that brochure. Please contact Earl Jefferson at 972.231.1525 if you did not receive 7th Harvest Investments, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Karen M. Taylor is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



## EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### **Karen Michelle Taylor: Born 1970**

#### *Business Background:*

Advisor Partner, 7th Harvest Investments, LLC March 2017  
Financial Analyst, Greater Texas Land Resources June 2015  
Owner, KMHT Securities, Inc. December 2009 to June 2015  
President, LegacyTexas Broker/Dealer November 2006 to December 2009  
VP Correspondent Relations, Independent Bankers October 2005 to November 2006  
Investment Advisor Representative, WFG Advisors, Inc July 2004 to December 2005

#### *Education:*

University of Texas at Arlington ; BBA Management 1993  
Southern Methodist University; Southwestern Graduate School of Business Professional Certification 2006

## DISCIPLINARY INFORMATION

Ms. Taylor has had no disciplinary or legal events that would be material to a client or prospective client

## ADDITIONAL COMPENSATION

Ms. Taylor receives no compensation beyond that disclosed above under Other Business Activities.

## SUPERVISION

Ms. Taylor is supervised by Earl Jefferson, President of 7th Harvest Investments

## Thomas M. Young III



100 North Central Expy., Suite 1210  
Richardson, TX 75080

Thomas Young: (972) 231-1525  
[www.7harvestinvestments.com](http://www.7harvestinvestments.com)

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This brochure supplement provides information about Thomas Young that supplements the 7th Harvest Investments LLC brochure. You should have received a copy of that brochure. Please contact Earl Jefferson at 972.231.1525 if you did not receive 7th Harvest Investments, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Thomas Young is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Educational Background and Business Experience**  
**Thomas Young: Born 1942**

*Business Background:*

Advisor Partner, 7th Harvest Investments, LLC, May 2017 - Present  
Advisor, Hilltop Securities Independent Network Inc, January 1994 - May 2017  
Advisor, A.G. Edwards & Sons, Inc, August 1986 - December 1993  
Advisor, Bear, Stearns & Co Inc, November 1982 – August 1986  
Advisor, Paine, Webber, Jackson & Curtis Inc March 1980 – October 1981  
Account Executive, Shearson Loeb Rhoades Inc August 1978 – February 1980  
Account Executive, Loeb Partners January 1978 – August 1978

*Education:*

Lamar State University, B. S. Electrical Engineering and B.S. Mathematics, 1964

**Disciplinary Information**

Mr. Young has had no disciplinary or legal events that would be material to a client or prospective client.

**Other Business Activities**

Mr. Young has no outside business activities.

**Additional Compensation**

Mr. Young receives no compensation beyond that disclosed above under Other Business Activities.

**Supervision**

Mr. Young is supervised by Earl Jefferson, President of 7th Harvest Investments.