

At Harvest Financial we provide you the objectivity of working with an independent financial consultant, along with a wide range of financial products and investment services through First Allied Securities, Inc.. Together, we offer you professional, dedicated service with access to the world's financial markets and a wealth of investment opportunities.

Whether you are just starting to save for your financial future, or are a seasoned investor, we have the experience and resources to help you meet your investment objectives. And, our independent ownership ensures that you'll always receive an unbiased objective approach to serving your needs.

Let's Get Started

Let us help you to assess your financial needs and build a plan that may provide you financial comfort and security. We'd like to help you make the most of the opportunities available to you and promise to act with objectivity, experience and honesty. Allow us to evaluate and offer a financial plan for your family or your business, from an independent perspective. Call us today at 626.768.3000.

HARVEST
FINANCIAL

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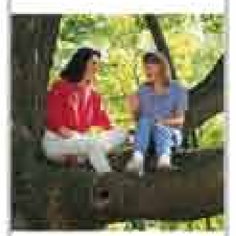

Gain from an independent perspective.

Our Commitment

At Harvest Financial, our mission is to help our clients reach their financial goals and dreams. Yet we understand that each client's situation is unique. Whether you'd like to plan for your children's college education, build a business or save for retirement, we'd like to help develop a strategy to get you there. And whether you're a first time investor or an old pro, you can rely on us to provide you with the level of advice you require. Our commitment lies in providing impeccable, unbiased advice and service to deliver a broad range of investment resources to our clients. Building you a sound financial future is our number one priority and, as an independent firm, we place your interests and concerns first. This brochure is designed to give you an overview of our services.

Financial Planning

Building a solid, long-term investment strategy tailored to your unique situation plays an integral part in meeting 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 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 meeting your financial dreams.

Asset Management

To further assist you in meeting your financial goals, we'll seek to ensure your investments are properly diversified with an asset management strategy. Diversification, dividing your 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 does 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 your 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.

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 a financially 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 your 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 statements 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 is an independently owned firm, with financial consultants offering investment and financial services through First Allied Securities, Inc.. For over 4 years, our company commitment has been to provide every client with personalized service and timely advice to help each one reach their financial goals and dreams.

First Allied Securities, Inc. offers comprehensive financial and investment solutions.

Stocks
- NYSE-listed stocks
- NASDAQ over-the-counter
- All other major exchanges
- Foreign stocks
- Margin accounts
- Corporate finance
- Investment banking
- 144 and other restricted securities sales
- Employee stock-option plans

Cash Management
- Daily sweep accounts
- Money markets
- Insured CDs
- Online account access

Bonds
- CMOs
- Covertible
- Corporate
- Municipal
- Zero coupon

Government Securities
- Ginnie Maes
- Treasury bills
- Treasury bonds
- Treasury notes

Options
- All major exchanges

Unit Investment Trusts

Alternative Investments
- REITs
- Equipment leasing
- Managed futures
- Equity-linked notes

Retirement Accounts
- IRAs
- SEP/IRAs
- Roth IRAs
- Education IRAs
- Simple IRAs
- Defined contribution
- Money-purchase pension plan
- Profit-sharing plan
- 403(b)
- 401(k)

Asset Management
- Independent manager search
- Performance monitoring and reporting
- Wrap-fee accounts
- Asset allocation
- Fee-in-lieu accounts
- Outside managed accounts

Insurance
- Fixed annuities
- Variable annuities
- Term life
- Variable life
- Universal life
- Whole life
- Disability
- Long-term care

Mutual Funds
- Open-end funds
- Closed-end funds
- Networking

And More
- Education and 529 plans