

Item 1- Cover Page



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Form ADV Part 2A Firm Brochure  
April 12, 2019

This brochure provides information about the qualifications and business practices of Oak Harvest Investment Services, LLC. Please contact our President and Chief Compliance Officer, Mr. Troy Sharpe, at (281) 822-1350 if you have any questions about the contents of this brochure.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or any state securities administrator. Additional information about Oak Harvest Investment Services, LLC is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Click on the "Investment Adviser Search" link and then search for "Investment Adviser Firm" using the firm's IARD ("CRD") number, which is 173293.

While the firm and its associates may be registered and/or licensed within a particular jurisdiction, that registration and/or licensing in itself does not imply an endorsement by any regulatory authority, nor does it imply a certain level of skill or training on the part of the firm or its associated personnel.

**Item 2- Material Changes**

The material changes in this brochure from the last annual updating amendment of Oak Harvest Investment Services, LLC on March 23, 2018 are described below. Material changes relate to Oak Harvest Investment Services, LLC's policies, practices or conflicts of interests.

The firm has updated fees and compensation in Item 5.

The firm has updated its Privacy Policy.

The firm has updated their AUM (Item 4)

The firm has updated their Primary Office Address (Front Page)

The firm may at any time update this document and either send a copy of its updated brochure or provide a summary of material changes to its brochure and an offer to send an electronic or hard copy form of the updated brochure. Clients are also able to download this brochure from the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) or may contact our firm at (281) 822-1350 to request a copy at any time.

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## **Important Information**

Throughout this document Oak Harvest Investment Services, LLC shall also be referred to as "the firm," "firm," "our," "we" or "us." The client or prospective client may be also referred to as "the client," "client," etc., and refers to a client engagement involving a single person as well as two or more persons, and may refer to natural persons and legal entities. The term "advisor" and "adviser" are used interchangeably where accuracy in identification is necessary (i.e., internet address, etc.).

Our firm maintains a business continuity and succession contingency plan that is integrated within the organization to ensure it appropriately responds to events that pose a significant disruption to its operations. A statement concerning the current plan is available separately.

### **Item 4 - Advisory Business**

#### **Description of the Firm**

Oak Harvest Investment Services, LLC is a Texas domiciled limited liability company formed in September of 2014. Our firm is a wholly owned subsidiary of Texas-based Oak Harvest Financial Group, LLC. We may operate under the trade name of Oak Harvest Investment Services or Oak Harvest Financial Group.

Troy R. Sharpe, CFP® , RFC® is our advisory firm's President and Chief Compliance Officer<sup>1</sup>. Mr. Sharpe also serves as President and Managing Member of Oak Harvest Financial Group, LLC and he maintains majority interest in the holding company. Additional information about Mr. Sharpe and his professional experience may be found at the end of this brochure.

#### **Description of Advisory Services Offered**

Oak Harvest Investment Services provides a range of investment advisory solutions to its clients. Through our financial planning services, we provide our clients advice on key topics such as retirement planning, income and cash flow planning, risk management, portfolio analysis and management, estate planning and other "comprehensive planning" services. We assist our clients in the management of their portfolios through our investment and portfolio management services offering. We also provide educational workshops on an announced basis.

During or prior to this meeting you will be provided with our Form ADV Part 2 firm brochure that incorporates a statement involving our privacy policy, as well as a brochure supplement about the representative who will be assisting you. Our firm will also ensure that any material conflicts of interest have been disclosed to you that could be reasonably expected to impair the rendering of unbiased and objective advice.

Should you wish to engage Oak Harvest Investment Services for any advisory service, you must first execute a written engagement agreement with our firm. Thereafter discussion and analysis will be conducted to determine your financial needs, goals, holdings, etc. Depending on the scope of the engagement, you may be asked to provide current copies of the following documents early in the process:

- Wills, codicils and trusts

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<sup>1</sup> Refer to the end of this brochure for an explanation of professional designations and their continuing education requirements

- Insurance policies
- Mortgage information
- Student loan data
- Divorce decree or separation agreement
- Current financial specifics including W-2s, 1099s and tax returns
- Information on current retirement plans and benefits provided by your employer
- Statements reflecting current investments in retirement and non-retirement accounts
- Employment or other business agreements you may have in place
- Completed risk profile questionnaires or other forms provided by our firm

It is important that you provide us with an adequate level of information and supporting documentation throughout the term of the engagement including but not limited to: source of funds, income levels, and an account holder or their legal agent's authority to act on behalf of the account, among other information that may be necessary. This helps us determine the appropriateness of our planning and/or portfolio investment strategies. The information and/or financial statements you provide needs to be accurate. Our firm may, but we are not obligated to, verify the information you have provided which will then be used in the advisory process.

It is essential to keep us informed of significant issues that may call for an update to your plan. Events such as changes in employment or marital status, an unplanned windfall, etc., can have an impact on your circumstances and needs. We need to be aware of such events, so that we may adjust as necessary in order to keep you on track toward your goals.

### **Financial Planning Services**

The incorporation of most or all of the following planning components allows for not only a thorough analysis but also a refined focus of your goals and objectives. Your plan may be as broad-based or narrowly focused as you desire. Note that when our planning focuses only on certain areas of your interest or need, your overall situation or needs may not be fully addressed due to limitations you may have established. We will present you with a summary of our recommendations, guide you in the implementation of some or all of them per your decision, as well as encourage ongoing reviews thereafter. You retain full discretion over all implementation decisions and are free to accept or reject any recommendation we make.

### **Income and Cash Flow Planning**

A review of your income and expenses will be conducted to determine your current surplus or deficit. Based upon the results, we will provide advice on prioritizing how any surplus should be used, or how to reduce expenses if they exceed your income. In addition, advice on the prioritization of which debts to repay may be provided, based upon such factors as the debt's interest rate and any income tax ramifications. Recommendations may be made regarding the appropriate level of cash reserves for emergencies and other financial goals. These recommendations are based upon a review of cash accounts (such as money market funds) for such reserves and may include strategies to save desired reserve amounts.

**Risk Management**

A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance ("self-insuring").

**Employee Benefits**

A review is conducted, and analysis is made as to whether you, as an employee, are taking maximum advantage of your employee benefits. We will also offer advice on your employer-sponsored retirement plan and/or stock options, along with other benefits that may be available to you

**Retirement Planning**

Retirement planning services typically include projections of your likelihood of achieving your financial goals, with financial independence usually the primary objective. For situations where projections show less than the desired results, a recommendation may include showing you the impact on those projections by making changes in certain variables (i.e., working longer, saving more, spending less, taking more risk with investments).

If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

**Education Planning**

Advice involving funding a post-secondary education may include projecting the amount that will be needed to achieve savings goals, along with strategies and the "pros-and-cons" of various vehicles that are available. We are also available to review your financial picture as it relates to eligibility for financial aid or various ways to contribute to family members' educational goals, if appropriate.

**Tax Planning Strategies**

Advice may include ways to potentially minimize current and future income taxes as a part of your overall financial picture. A recommendation may be offered as to which type of account(s) or specific investments should be owned based in part on their "tax efficiency," with consideration that there is the possibility of future changes to federal, state or local tax laws and rates that may impact your situation.

**Portfolio Analysis and Management Consultation**

Services often involve providing information on the types of investment vehicles available, employee retirement plans and/or stock options, investment analysis and strategies, asset selection and portfolio design, as well as assisting you with your investment account if it is maintained at another broker/dealer or custodian. The strategies and types of investments that may be recommended are further discussed in Item 8 of this brochure.

## **Portfolio Management Services**

You may engage our firm to implement investment strategies that we have recommended to you. Depending on your risk profile, goals and needs, among other considerations, your portfolio will involve the employment of one of our investment strategies as well as either a broad range or more narrowly focused choice of investment vehicles which are further discussed in Item 8 of this brochure.

We typically prepare investment guidelines reflecting your objectives, time horizon, tolerance for risk, as well as any reasonable account constraints you may have for the portfolio. For example, you have the right to exclude certain securities (e.g., options, mutual funds, ETFs, etc.) at your discretion. Investment guidelines will be designed to be specific enough to provide future guidance while allowing flexibility to work with changing market conditions. Since this effort is the product of information and data you have provided, you may be asked to review it and provide your final approval. We will then develop a portfolio for you based on your unique situation, investment goals and tolerance for risk. We manage your portfolio on a discretionary or nondiscretionary basis (defined in Item 16). We want to note that it will remain your responsibility to promptly notify us if there is any change in your financial situation and/or investment objectives for the purpose of our reviewing, evaluating or revising previous account restrictions or firm investment recommendations.

At least annually thereafter a review will be performed from both a compliance and performance perspective to determine whether the selected investment strategy remains an appropriate fit for your portfolio.

## **Educational Workshops**

We offer periodic complimentary educational seminar sessions for those desiring general advice on personal finance and investing. Topics may include issues related to general financial planning, educational funding, retirement strategies, implications involving changes in marital status, and various other current economic or investment topics.

Our workshops are educational in nature and do not involve the sale of insurance or investment products. Information presented will not be based on any one person's need nor do we provide individualized investment advice to attendees during our general sessions.

## **Client Assets Under Management**

As of December 31, 2018, our firm had approximately \$84,850,000.00 million of reportable client assets directly under our management on a discretionary basis.<sup>2</sup>

## **Wrap Fee Program**

The firm does not sponsor or serve as a portfolio manager in an investment program involving wrapped (bundled) fees.

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<sup>2</sup> The term "assets under management" as defined by the SEC's General Instructions for Part 2 of Form ADV

## General Information

We do not provide legal or accounting services, but with your consent we will work with your attorney or accountant to assist with the coordination and implementation of various accepted strategies. You should be aware that these other professionals will charge you separately for their services and these fees will be in addition to our own advisory fees.

Our firm will use its best judgment and good faith effort in rendering its services. We cannot warrant or guarantee the achievement of a particular goal or level of account performance, or that a client account will be profitable over time. Past performance is not indicative of future results.

Except as may otherwise be provided by law, our firm will not be liable to the client, heirs, or assignees for any loss an account may suffer by reason of an investment decision made or other action taken or omitted in good faith by our firm with that degree of care, skill, prudence and diligence under the circumstances that a prudent person acting in a fiduciary capacity would use; any loss arising from our adherence to the client's direction or that of the client's attorney-in-fact; any act or failure to act by a service provider maintaining an account. Federal and state securities laws impose liabilities under certain circumstances on persons who act in good faith and, therefore, nothing contained in this document or our client engagement agreement shall constitute a waiver of any rights that a client may have under federal and state securities laws.

## Item 5 - Fees and Compensation

Forms of payment are based on the types of services being provided, term of service, etc., and will be stated in your engagement agreement with our firm. The firm's services are provided via two general offerings: portfolio management services only and portfolio management services + financial planning services. Fees for both offerings are usually paid by withdrawal from your investment account held at your custodian of record. Fees paid to our firm will be noted in your account statement you will receive from your custodian. Under certain circumstances and with the agreement of the firm, fees may be paid by check or draft from US-based financial institutions. Or, with your prior authorization and if applicable, payment may also be made through a qualified, unaffiliated PCI compliant<sup>3</sup> third-party processor. Our firm does not accept cash, money orders or similar forms of payment for its engagements.

### Method of Compensation and Fee Schedule

The following fee schedules encompass both portfolio management services and financial planning services, if provided. If a client desires financial planning services as a stand-alone service without portfolio management services, the firm may agree and negotiate a flat fee or hourly rate on a case by case basis, at the firm's discretion. Any flat fee or hourly rate will be documented and attached to the particular client's engagement agreement with the firm via the appropriate addendum.

Otherwise, any financial planning services provided are included as a part of the offerings described below. Oak Harvest provides two offerings which include Portfolio Management services. Clients engaging in either of these two offerings are assessed an annualized asset-based fee that is based on either the average daily

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<sup>3</sup> For an explanation of the term "PCI," who the PCI Security Standards Council is, as well as its comprehensive standards to enhance payment card data security, please go to [https://www.pcisecuritystandards.org/security\\_standards/index.php](https://www.pcisecuritystandards.org/security_standards/index.php)

balance or the last market day of the previous calendar quarter, depending on the custodian selected for the account. Our fee is based on linear tiers. We bill on a quarterly basis, in arrears, per the following fee schedules:

1.) Portfolio Management Services Only:

Assets Under Management	Annualized Asset-Based Fee
First \$500,000	1.00% (100 basis points)
Next \$500,000	.90% (90 basis points)
Next \$1,000,000	.80% (80 basis points)
Next \$1,500,000	.70% (70 basis points)
Next \$1,500,000	.60% (60 basis points)
Next \$5,000,000	.50% (50 basis points)
Next \$10,000,000 and Over	.40% (40 basis points)

1a.) Portfolio Management Services Only (*with Single Stock access*):

Assets Under Management	Annualized Asset-Based Fee
First \$500,000	1.10% (110 basis points)
Next \$500,000	1.00% (100 basis points)
Next \$1,000,000	.90% (90 basis points)
Next \$1,500,000	.80% (80 basis points)
Next \$1,500,000	.70% (70 basis points)
Next \$5,000,000	.55% (55 basis points)
Next \$10,000,000 and Over	.45% (45 basis points)

2.) Portfolio Management Services + Financial Planning Services:

Assets Under Management	Annualized Asset-Based Fee
First \$500,000	1.50% (150 basis points)
Next \$500,000	1.25% (125 basis points)
Next \$1,000,000	.90% (90 basis points)
Next \$1,500,000	.70% (70 basis points)
Next \$1,500,000	.60% (60 basis points)
Next \$5,000,000	.50% (50 basis points)
Next \$10,000,000 and Over	.40% (40 basis points)

2a.) Portfolio Management Services + Financial Planning Services (*with Single Stock access*):

Assets Under Management	Annualized Asset-Based Fee
First \$500,000	1.60% (160 basis points)
Next \$500,000	1.35% (135 basis points)
Next \$1,000,000	1.00% (100 basis points)
Next \$1,500,000	.80% (80 basis points)
Next \$1,500,000	.70% (70 basis points)
Next \$5,000,000	.55% (55 basis points)
Next \$10,000,000 and Over	.45% (45 basis points)

**Aggregating Fees**

For the benefit of discounting your asset-based fee, we will attempt to aggregate multiple accounts belonging to the same individual, or two or more accounts within the same family, or accounts where a family member has power of attorney over another family member's or incompetent person's account.

**Account Valuations**

Accounts will be assessed in accordance with asset values disclosed by the custodian of record for the purpose of verifying the computation of the advisory fee. In the rare absence of a reportable market value, our firm may seek a third-party opinion from a recognized industry source (e.g., unaffiliated public accounting firm), and the client may choose to separately seek such an opinion at their own expense as to the valuation of "hard-to-price" securities if necessary.

**Fee Withdrawals**

Your first billing cycle will begin once your agreement is executed with our firm and assets have settled into your account held by the custodian of record. Fee payments will generally be assessed within the first 15 days of each billing cycle.

By signing our firm's engagement agreement, as well as the selected custodian account opening documents, you will be authorizing the withdrawal of our advisory fees from your account. The withdrawal will be accomplished by the custodian of record at the request of our firm, and the custodian will remit our fee directly to our firm. All fees deducted will be clearly noted on account statements that you will receive directly from the custodian of record on at least a quarterly basis. It is important that you verify the accuracy of fee calculations; the custodian may not verify the accuracy of advisory fee assessments for you.

**Educational Workshops Fees**

Workshop sessions are complimentary; no fee is assessed by our firm.

**Discounting Fees**

The advisory services to be provided and their specific fees will be detailed in the client engagement agreement. Published fees may be discounted at the discretion of our firm.

**Additional Client Fees**

Any transactional fees or custodian asset-based pricing fees, individual retirement account fees, qualified retirement plan fees, account termination fees, or wire transfer fees will be borne by the account holder per the selected custodian of record's fee schedule. You will be notified of any future changes to these fees by your custodian of record and/or third-party administrator for certain tax-qualified plans. Advisory fees paid by our client to our firm for our services are separate from any of these fees or other similar charges, as well as internal costs associated with certain mutual funds, exchange-traded funds (ETFs), exchange-traded notes (ETNs), or other similar investments.

Per annum interest at the current maximum statutory rate may be assessed on fee balances due more than 30 days; we may refer past due accounts to collections or legal counsel for processing. We reserve the right to suspend some or all services once an account is deemed past due.

Additional information about our fees in relationship to our brokerage and operational practices are referenced in Items 12 and 14 of this document.

### **External Compensation for the Sale of Securities to Clients**

We do not charge or receive a commission or mark-up on a securities transaction, nor do we receive “trailer” or SEC Rule 12b-1 fees from an investment company that we may recommend to you. Fees charged by issuers are detailed in prospectuses or product descriptions and you are encouraged to read these documents before investing. Each client retains the right to purchase recommended or similar investments through their own service provider.

One of the investment companies the firm will work with, Griffin Capital Company, LLC provides the firm with an economic benefit. For every \$1 million dollars invested into Griffin products, Griffin Capital will pay \$1,000 worth of marketing expenses. Oak Harvest never receives the funds directly. Marketing dollars are paid directly to vendors. This is an ongoing relationship.

### **Termination of Services**

Either party may terminate the agreement at any time by communicating the intent to terminate in writing. If you verbally notify our firm of the termination and, if in two business days following this notification we have not received your notice in writing, we will make a written notice of the termination in our records and send you our own termination notice as a substitute. Our firm will not be responsible for investment allocation, advice or transactional services (except for limited closing transactions) upon receipt of a termination notice. It will also be necessary that we inform the custodian of record and/or third-party investment manager that the relationship between parties has been terminated.

If a client did not receive our Form ADV Part 2 firm brochure at least 48 hours prior to entering into the firm's agreement, then that client will have the right to terminate the engagement without fee or penalty within five business days after entering into the agreement. When a portfolio management services client terminates their agreement after the five-day period, the client will be assessed fees on a prorated basis for services incurred from either (i) as a new client, the date of the engagement to the date of the firm's receipt of the written notice of termination, or (ii) all other accounts, the last billing period to the date of the firm's physical or constructive receipt of written termination notice. Earned fees in excess of any prepaid deposit will be billed at the time of termination and will be due upon receipt of our invoice.

We will return any prepaid, unearned fees within 30 days of the firm's receipt of termination notice. We will only coordinate remuneration of any prepaid asset-based fees to an investment account via the account custodian. Return of prepaid fees will never involve a personal check, cash or money order from our firm or from an associate of our firm.

### **Item 6- Performance-Based Fees and Side-By-Side Management**

Our firm's advisory fees will not be based on a share of capital gains or capital appreciation (growth) of any portion of managed funds, also known as performance-based fees. Our fees will also not be based on side-by-

side management, which refers to a firm simultaneously managing accounts that do pay performance -based fees (such as a hedge fund) and those that do not.

### **Item 7 - Types of Clients**

We provide advisory services to individuals and high net worth individuals of all investment experience. We do not require minimum income, asset levels or other similar preconditions for our services. We reserve the right to waive or reduce certain fees based on unique individual circumstances, special arrangements or pre-existing relationships, and we may decline services to a prospective client for any nondiscriminatory reason.

### **Item 8 - Methods of Analysis, Investment Strategies and Risk of loss**

#### **Methods of Analysis and Investment Strategies**

We employ a blend of fundamental and technical analyses. Fundamental analysis involves evaluating economic factors including interest rates, the current state of the economy, or the future growth of an industry sector. Technical analysis may involve studying the historical patterns and trends of securities and their markets in an effort to determine potential future behaviors, the estimation of price movement, and an evaluation of a transaction before entry into the market in terms of risk and profit potential. Our research is drawn from sources that include:

- financial periodicals
- reports from economists and other industry professionals
- corporate rating services
- company annual reports
- press releases
- prospectuses and other regulatory filings

We recognize that each client's needs and goals are different; subsequently portfolio strategies and underlying investment vehicles may vary. The firm and its recommended third-party investment managers are oriented toward active, Core+ Satellite and passive account management strategies in order to seek growth while concurrently managing risk through appropriate asset allocation. The following defines the common strategies utilized within a client's portfolio, in alphabetical order:

#### **Active Asset Management**

A portfolio manager engaging in an active asset management strategy believes it is possible to create a profit from identifying or leveraging mispriced securities, or producing similar returns with less risk, or producing returns greater than a stated benchmark, such as a well-known index. A "large cap stock" fund manager might attempt to outperform the Standard & Poor's 500 Index by purchasing underpriced stocks or derivative instruments representing these positions. At times, a portfolio manager may attempt to preserve capital during times of elevated risk through the use of cash and cash equivalents, and the percentage of account holdings invested in the market may vary substantially based on what is believed to be the prevailing risk in the market. If a manager feels risk in the stock market is low, he might increase exposure to equities to attempt to take advantage of growth opportunities. When risk in the stock market is considered high, all or a portion of the portfolio's equity exposure may be moved to more stable short-term fixed income instruments and cash equivalent alternatives in order to preserve capital. Where appropriate, Oak Harvest

may recommend a single stock portfolio strategy, for an additional 10 basis point fee. See Item 5 for detailed information on our fees and fee schedules.

### **Core + Satellite**

This strategy blends passive (or index) and active investing, where passive investments are used as the basis or "core" of a portfolio and actively-managed investments are added as "satellite" positions. With this strategy, the portfolio core holdings are indexed to potentially more efficient asset classes, while outlying selections are generally limited to active holdings in an attempt to outperform a particular category (sector), or a selection of particular positions to increase core diversification, or to improve portfolio performance.

For example, the core of a portfolio may be built with low-cost index funds or ETFs; satellite holdings would include active investment managers or mutual funds with unique strategies that are believed capable of adding value beyond a stated benchmark over a full market cycle. The core may represent the majority of the total portfolio using index funds or index-based ETFs, and the remainder of the portfolio might use mutual funds or ETFs that take a shorter duration to assist in the over-or-under allocation to specific sectors, regions, assets classes, etc.

### **Passive Account Management**

Our passive strategy is based on Modern Portfolio Theory; selecting securities whose price movements have historically low correlations to create efficient portfolios that offer the highest expected return for a given level of risk, or one with the lowest level of risk for a given expected return. This practice does not employ market timing or stock selection methods of investing but rather a long term, buy-and-hold strategy with periodic rebalancing of the account to maintain desired risk levels.

### **Investments Recommended**

We will strive to design portfolios that contain investment vehicles that are diversified, tax-efficient, and low-cost investments whenever practical. Although it is common to find a broad range of mutual funds or ETFs within a portfolio, accounts may hold individual equity (stock) and fixed income (bond) positions, as well as, in certain cases, limited option strategies to accommodate downside hedging. We may recommend private placements to those clients considered an accredited investor, and when it is appropriate for their situation.

### **Risk of Loss**

Our firm believes its strategies and investment recommendations are designed to produce the appropriate potential return for the given level of risk; however, there is no guarantee that an investment objective or planning goal will be achieved. Investing in securities involves risk of loss that clients should be prepared to bear. We have offered examples of such risk in the following paragraphs, and we believe it is important that our clients review and consider each of them risk prior to investing.

### **Active Management Risks**

A portfolio that employs active management strategies may, at times, outperform or underperform various benchmarks or other strategies. In an effort to meet or surpass these benchmarks, active portfolio management may require more frequent trading or "turnover." This may result in shorter holding periods,

higher transactional costs and/or taxable events generally borne by the client, thereby potentially reducing or negating certain benefits of active asset management.

### **Company Risk**

When investing in securities, such as stocks, there is always a certain level of company or industry-specific risk that is inherent in each company or issuer. There is the risk that the company will perform poorly or have its value reduced based on factors specific to the company or its industry. This is also referred to as unsystematic risk and can be reduced or mitigated through diversification.

### **Core + Satellite Strategies**

Strategies involving Core+Satellite investing may have the potential to be affected by "active risk" (or "tracking error risk"), which might be defined as a deviation from a stated benchmark. Since the core portfolio attempts to closely replicate a stated benchmark, the source of the tracking error or deviation may come from a satellite portfolio or position, or from a "sample" or "optimized" index fund or ETF that may not as closely align the stated benchmark.

### **Failure to Implement**

Each financial planning client is free to accept or reject any or all of the recommendations made by our firm. While no advisory firm can guarantee future performance, no plan can succeed if it is not implemented. Clients who choose not to take the steps recommended in their financial plan may face an increased risk that their stated goals and objectives will not be achieved.

### **Financial Risk**

Excessive borrowing to finance a business operation increases profitability risk because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

### **Fundamental Analysis**

The challenge involving fundamental analysis is that information obtained may be incorrect; the analysis may not provide an accurate estimate of earnings, which may be the basis for a security's value.

### **Inflation Risk**

When any type of inflation is present, a dollar today will not buy as much as a dollar next year because purchasing power is eroding at the rate of inflation.

### **Market Risk**

When the stock market as a whole or an industry as a whole fall, it can cause the prices of individual stocks to fall indiscriminately. This is also called systemic or systematic risk.

## **Passive Investing**

A portfolio that employs a passive, efficient markets approach has the potential risk at times to generate lower-than-expected returns for the broader allocation than might be the case for a more narrowly focused asset class, and the return on each type of asset may be a deviation from the average return for the asset class.

## **Political Risk**

The risk of financial or market loss because of political decisions or disruptions in a particular country or region. It may also be known as "geopolitical risk."

## **Research Data**

When research and analyses are based on commercially available software, rating services, general market and financial information, or due diligence reviews, a firm is relying on the accuracy and validity of the information or capabilities provided by selected vendors, rating services, market data, and the issuers themselves. While our firm makes every effort to determine the accuracy of the information received, we cannot predict the outcome of events or actions taken or not taken, or the validity of all information researched or provided which may or may not affect the advice on or investment management of an account.

## **Technical Analysis**

The risk of investing based on technical analysis is that it may not consistently predict a future price movement; the current price of a security may reflect all known information. This may occur due to analyst bias or misinterpretation, a sector analysis error, late recognition of a trend, etc.

## **Security-Specific Material Risks**

### *Equity (Stock) Risk*

Common stocks are susceptible to general stock market fluctuations and to volatile increases or decreases in value as market confidence in and perceptions of their issuers change. If an investor held common stock or common stock equivalents of any given issuer, they may be exposed to greater risk than if they held preferred stocks and debt obligations of the issuer.

### *ETF and Mutual Fund Risks*

The risk of owning ETFs and mutual funds reflect their underlying securities (e.g., stocks, bonds, securities futures, etc.). These forms of securities typically carry additional expenses based on their share of operating expenses and certain brokerage fees, which may result in the potential duplication of certain fees. We typically do not recommend the use of leveraged or inverse ETFs due to their inherent heightened risk.

### *Fixed Income Risks*

Various forms affixed income instruments, such as bonds, money market or bond funds may be affected by various forms of risk, including:

### *Credit Risk*

The potential risk that an issuer would be unable to pay scheduled interest or repay principal at maturity, sometimes referred to as "default risk." Credit risk may also occur when an issuer's ability to make payments of principal and interest when due is interrupted. This may result in a negative impact on all forms of debt instruments, as well as funds or ETF share values that hold these issues. Bondholders are creditors of an issuer and have priority to assets before equity holders (i.e., stockholders) when receiving a payout from liquidation or restructuring. When defaults occur due to bankruptcy, the type of bond held will determine seniority of payment.

### *Duration Risk*

Duration is a measure of a bond's volatility, expressed in years to be repaid by its internal cash flow (interest payments). Bonds with longer durations carry more risk and have higher price volatility than bonds with shorter durations.

### *Interest Rate Risk*

The risk that the value of the fixed income holding will decrease because of an increase in interest rates.

### *Liquidity Risk*

The inability to readily buy or sell an investment for a price close to the true underlying value of the asset due to a lack of buyers or sellers. While certain types of fixed income are generally liquid (i.e., bonds), there are risks which may occur such as when an issue trading in any given period does not readily support buys and sells at an efficient price. Conversely, when trading volume is high, there is also a risk of not being able to purchase a particular issue at the desired price.

### *Reinvestment Risk*

With declining interest rates, investors may have to reinvest interest income or principal at a lower rate.

### *Index Investing*

Certain ETFs and indexed funds have the potential to be affected by "tracking error risk." Please refer to the risks previously described in Core +Satellite Strategies.

### *Options*

Risks involving options trading are detailed in the Chicago Board Options Exchange's "The Characteristics and Risks of Standardized Options" brochure that we will provide to you upon request or may be found at their website at: <http://www.cboe.com>. We have provided general considerations involving options in the following statements.

### Option Buyer's Risks

- The risk of losing the entire investment in a relatively short period of time
- The risk of losing the entire investment increases as an option goes out of the money and as expiration nears
- European style options that do not have secondary markets in which to sell options prior to expiration only realize their value upon expiration
- Specific exercise provisions of a specific option contract may create enhanced risk
- Regulatory agencies may impose exercise restrictions, which may deter the investor from realizing value

### Option Seller's Risks

- Options sold may be exercised at any time before expiration
- Covered call traders forgo the right to profit when the underlying stock rises above the strike price of the call options sold and continues to risk a loss due to a decline in the underlying stock
- Writers of "naked call write" risk unlimited losses if the underlying stock rises; the writer of "naked put write" risk unlimited losses if the underlying stock drops. The writer of naked positions run margin risks if the position goes into significant losses which may include liquidation by the broker/dealer of record. In addition, the writer of a "naked call write" is obligated to deliver shares of the underlying stock if those call options are exercised. Our firm does not execute uncovered ("naked") options strategies.
- Writers of call options can lose more money than a short seller of that stock on the same rise on that underlying stock due to leveraging used in option strategies
- Call options can be exercised outside of market hours such that effective remedy actions cannot be performed by the writer of those options
- Writers of stock options are obligated under the options that they sold even if a trading market is not available or that they are unable to perform a closing transaction
- The value of the underlying stock may unexpectedly surge or drop which may lead to an automatic exercise

### Private Placements

Private placement offerings are frequently created as a means to raise capital without other financing methods or without the need to take a company public. Private placements involve the sale of securities that are not subject to registration under the Securities Act of 1933. They are subject to anti-fraud and civil liability provisions of various federal and state securities laws. State securities laws may apply to private placements and will vary in each state, as does the definition of an accredited investor. Private placement securities are considered restricted securities and their certificates, if issued, will typically include a legend discussing whether that security is able to be resold or if it qualifies for sale under an exemption. Private placement purchases are for investment purposes, not for the purpose of resale. It is because of this they are often considered an illiquid investment, and this is of importance when suitability is being determined.

### QDI Ratios

While many ETFs and index mutual funds are known for their potential tax-efficiency and higher "qualified dividend income" (QDI) percentages, there are asset classes within these investment vehicles or holding periods within that may not benefit. Shorter holding periods, as well as commodities and currencies (that may

be part of an ETF or mutual fund portfolio), may be considered "non-qualified" under certain tax code provisions. A holding's QOI will be considered when tax-efficiency is an important aspect of the client's portfolio.

### **Item 9 - Disciplinary Information**

Neither the firm nor its management has been involved in a reportable criminal or civil action in a domestic, foreign or military jurisdiction, an administrative enforcement action, or self-regulatory organization proceeding per current guidelines.

### **Item 10- Other Financial Industry Activities and Affiliations**

Firm policies require associated persons to conduct business activities in a manner that avoids conflicts of interest between the firm and its clients, or that may be contrary to law. Our firm will provide disclosure to each client prior to and throughout the term of an engagement regarding any conflicts of interest involving its business relationships that might reasonably compromise its impartiality or independence.

Our advisory firm is not registered nor has an application pending to register as a Financial Industry Regulatory Authority (FINRA) or National Futures Association (NFA) member firm, nor are we required to be registered with such entities. Except as noted in Items 5 and 14, neither our firm nor its management is or has a material relationship with any of the following types of entities:

- accounting firm or accountant
- bank, credit union or thrift institution, or their separately identifiable departments or divisions
- lawyer or law firm
- pension consultant
- real estate broker, dealer or advisor
- sponsor or syndicator of limited partnerships
- trust company
- investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or "hedge fund," and offshore fund)

As noted here and in Items 5, 11, and 14, one of the investment companies the firm will work with, Griffin Capital Company, LLC provides the firm an economic benefit. For every \$1 million dollars invested into Griffin products, Griffin Capital will pay \$1,000 worth of marketing expenses. Oak Harvest never receives the funds directly. Marketing dollars are paid directly to vendors. This is an ongoing relationship.

Our firm may recommend a private placement to a client if they meet the definition of an accredited investor and the holding is considered an appropriate fit for their portfolio. Our firm will be compensated as described in Item 5 of this brochure for such a recommendation.

Mr. Sharpe and other firm associates may be a licensed insurance agent and appointed with various unaffiliated insurance carriers via our insurance agency Oak Harvest Insurance Services, LLC. Further information with regard to these other activities may be found in each associate's accompanying Form ADV Part 28 brochure supplement. Whether they are serving a client in one or more capacities, an associate will disclose in advance how they are being compensated and if there is a conflict of interest involving any advice

or service being provided. At no time will there be tying between business practices and/or services; a condition where a client or prospective client would be required to accept one product or service which is conditional upon the selection of a second, distinctive tied product or service.

### **Item 11- Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

Our firm and its associates will act in the utmost good faith, performing in a manner believed to be in the best interest of our clients. We believe that our business methodologies, ethics rules, and adopted policies are designed to eliminate or at least minimize material conflicts of interest, and to appropriately manage any material conflicts of interest that may remain. You should be aware that no set of rules can possibly anticipate or relieve all material conflicts of interest.

Our firm will disclose to its advisory clients any material conflict of interest relating to the firm, its representatives, or any of its employees which could reasonably be expected to impair the rendering of unbiased and objective advice.

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

We have adopted a Code of Ethics that establishes policies for ethical conduct for our personnel. Our firm accepts the obligation not only to comply with all applicable laws and regulations but also to act in an ethical and professionally responsible manner in all professional services and activities. Firm policies include prohibitions against insider trading, circulation of industry rumors, and certain political contributions, among others. We periodically review and amend our Code of Ethics to ensure that they remain current, and we require firm personnel to annually attest to their understanding of and adherence to the firm's Code of Ethics. A copy of the firm's Code of Ethics is made available to any client or prospective client upon request.

#### **CFP Principles**

CERTIFIED FINANCIAL PLANNER Professionals associated with our firm adhere to the Certified Financial Planner Board of Standards, Inc. principles, which state:

##### *Principle 1 - Integrity*

An advisor will provide professional services with integrity. Integrity demands honesty and candor which must not be subordinated to personal gain or advantage. Advisors are placed by clients in positions of trust, and the ultimate source of that trust is the advisor's personal integrity. Allowance can be made for innocent error and legitimate differences of opinion; but integrity cannot co-exist with deceit or subordination of one's principles.

##### *Principle 2 - Objectivity*

An advisor will provide professional services objectively. Objectivity requires intellectual honesty and impartiality. Regardless of the particular service rendered or the capacity in which an advisor functions, an advisor should protect the integrity of their work, maintain objectivity and avoid subordination of their judgment.

### *Principle 3 - Competence*

Advisors will maintain the necessary knowledge and skill to provide professional services competently. Competence means attaining and maintaining an adequate level of knowledge and skill, and applies that knowledge effectively in providing services to clients. Competence also includes the wisdom to recognize the limitations of that knowledge and when consultation with other professionals is appropriate or referral to other professionals necessary. Advisors make a continuing commitment to learning and professional improvement.

### *Principle 4 - Fairness*

Advisors will be fair and reasonable in all professional relationships. Fairness requires impartiality, intellectual honesty and disclosure of material conflict(s) of interest. It involves a subordination of one's own feelings, prejudices and desires so as to achieve a proper balance of conflicting interests. Fairness is treating others in the same fashion that you would want to be treated and is an essential trait of any professional.

### *Principle 5 - Confidentiality*

Advisors will protect the confidentiality of all client information. Confidentiality means ensuring that information is accessible only to those authorized to have access. A relationship of trust and confidence with the client can only be built upon the understanding that the client's information will remain confidential.

### *Principle 6 - Professionalism*

Advisors will act in a manner that demonstrates exemplary professional conduct. Professionalism requires behaving with dignity and courtesy to all who use their services, fellow professionals, and those in related professions. Advisors cooperate with fellow advisors to enhance and maintain the profession's public image and improve the quality of services.

### *Principle 7- Diligence*

Advisors will provide professional services diligently. Diligence is the provision of services in a reasonably prompt and thorough manner, including the proper planning for, and supervision of, the rendering of professional services.

## **Privacy Policy Statement**

We respect the privacy of all clients and prospective clients (collectively termed "customers" per federal guidelines), both past and present. It is recognized that customers have entrusted our firm with non-public personal information and it is important that both access persons and customers are aware of firm policy concerning what may be done with that information. Federal law gives the customer the right to limit some but not all sharing of personal information. It also requires us to tell you how we collect, share, and protect your personal information. The firm provides customers with the privacy policy on an annual basis, and at any time, in advance, if the privacy policy is expected to change.

The firm collects personal information about customers from the following sources:

- Information provided to us complete their plan or investment recommendation;
- Information provided via engagement agreements and other documents completed in connection with the opening and maintenance of an account;
- Information customers provide verbally; and
- Information received from service providers, such as custodians, about account transactions.

Types of Nonpublic Personal Information We Collect:

We collect nonpublic personal information about you that is either provided by you or obtained by us with your authorization. This can include but is not limited to: your Social Security Number, Date of Birth, Banking Information, Financial Account Numbers and/or Balances, Sources of Income, and Credit Card Numbers or Information. When you are no longer our customer, OHIS will continue to adhere to this Privacy Policy with your information.

The firm does not disclose non-public personal information about our customers to anyone, except in the following circumstances:

- When required to provide services our customers have requested
- When our customers have specifically authorized us to do so;
- When required during the course of a firm assessment (i.e., independent audit); or
- When permitted or required by law (i.e., periodic regulatory examination).
- For marketing by OHIS – to offer OHIS’s products and services to clients;
- For joint marketing with other financial companies;
- For affiliates’ everyday business purposes – information about client transactions and experience; or
- For non-affiliates to market to clients (only where allowed).

If you are a new customer we may begin sharing your information on the day you sign our agreement. If a client decides to close his or her account(s) or becomes an inactive customer, OHIS will adhere to the privacy policies and practices as described in this Privacy Policy. However, you can contact us at any time to limit our sharing.

Federal law allows you the right to limit the sharing of your NPI by “opting-out” of the following: sharing for non-affiliates’ everyday business purposes – information about your creditworthiness; or sharing with affiliates or non-affiliates who use your information to market to you. State laws and individual companies may give you additional rights to limit sharing. Please notify us immediately if you choose to opt out of these types of sharing.

OHIS restricts access to clients’ personal and account information to those employees who need to know that information to provide products or services to its clients. OHIS maintains physical, electronic, and procedural safeguards to guard clients’ non-public personal information.

In addition to OHIS’s listed access persons, any IT persons or other technical consultants employed at the firm may also have access to non-public client information at any time. An on-site or off-site server that stores client information, third-party software that generates statements or performance reports, or third-party client portals designed to store client files all hold the potential for a breach of non-public client information.

To mitigate a possible breach of the private information, OHIS uses encryption software on all computers and evaluates any third-party providers, employees, and consultants with regard to their security protocols, privacy policies, and/or security and privacy training.

### **Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest**

Except as previously disclosed in Items 5, 10, and 14, neither the firm nor an associate is otherwise authorized to recommend to a client, or effect a transaction for a client, involving any security in which the firm or a "related person" (e.g., associate, an immediate family member, etc.) has a material financial interest, such as in the capacity as a board member, underwriter or advisor to an issuer of securities, etc.

An associate is prohibited from borrowing from or lending to a client unless the client is an approved lending institution.

Each associate will describe how they are to be compensated for their role, the conflict of interest that or another role or service to be provided may involve (such as the potential for dual compensation and whether there is an incentive on their part to do so). The firm remains focused on ensuring that its offerings are based upon the needs of its clients, not resultant compensation received for such services. We want to also note that you are under no obligation to act on a recommendation from our firm and, if you elect to do so, you are under no obligation to complete them through our firm or a service provider whom we may recommend.

### **Firm/Personnel Purchases of Same Securities Recommended to Clients and Conflicts of Interest**

Our firm does not trade for its own account (e.g., proprietary trading). The firm's related persons may buy or sell securities that are the same as, similar to, or different from, those recommended to clients for their accounts, and this poses a conflict of interest. We mitigate this conflict by ensuring that we have policies and procedures in place to ensure that the firm or a related person will not receive preferential treatment over a client. In an effort to reduce or eliminate certain conflicts of interest involving personal trading (i.e., trading ahead of client recommendation, etc.), firm policy may require that we periodically restrict or prohibit related parties' transactions. Any exceptions must be approved in writing by our Chief Compliance Officer, and personal trading accounts are reviewed on a quarterly or more frequent basis. Please refer to Item 6 of the accompanying Form ADV Part 28 brochure supplement for further details.

## **Item 12 - Brokerage Practices**

### **Factors Used to Select Broker/Dealers for Client Transactions**

We do not maintain physical custody of client assets. Your account must be maintained by a qualified custodian (generally a broker/dealer, bank or trust company) that is frequently reviewed for its capabilities to serve in that capacity by their respective industry regulatory authority. Our firm is not a custodian nor is there an affiliate of our firm that is a custodian.

If you engage us to provide periodic investment consultation, you may choose to keep your assets with your present custodian/service provider. Should you prefer a new service provider, a recommendation may be made to you by our firm that is based on your needs, overall cost, and ease of use.

For those accounts that we serve as portfolio manager, we prefer that our clients use the services of TD Ameritrade. The noted firm is a FINRA and SIPC member<sup>4</sup>. While we recommend that you use a particular custodian for your account, you will decide whether to do so and will open your account with them by entering into an account agreement directly with them. We do not technically open the account for you, although we will assist you in doing so. We may also serve as portfolio manager for accounts maintained at a client's current custodian if their custodian's policies allow us to do so, and following the client's written authorization via limited power of attorney.

Our recommended custodians and/or their affiliates offer independent investment advisors numerous services which include custody of client assets, trade execution, clearance and settlement, etc. Our firm may receive other benefits from our preferred custodians through participation in their independent advisor support program. These benefits may include the following products and services (provided either without cost or at a discount):

- receipt of duplicate client statements and confirmations
- research related products and tools
- access to trading desks serving our clients
- access to block trading services
- the ability to have advisory fees deducted directly from a client's accounts (per written agreement)
- resource information related to capital markets and various investments
- access to electronic communications networks for client order entry and account information
- access to mutual funds with no transaction fees
- discounts on marketing, research, technology, and practice management products or services provided to our firm by third-party providers

Some of the noted products and services made available to our firm by a custodian may benefit our advisory firm but may not directly benefit a client account, and certain research and other previously referenced services may qualify as "brokerage or research services" under Section 28(e) of the Securities Exchange Act of 1934. The availability of these services benefits our firm because we do not have to produce or purchase them as long as clients maintain assets in accounts at our recommended custodian. There is a conflict of interest since our firm has an incentive to select or recommend a custodian based on our firm's interest in receiving these benefits rather than the client's interests in receiving favorable trade execution.

It is important to mention that the benefit received by our firm through participation in any custodian's program does not depend on the amount of brokerage transactions directed to that custodian, and our selection of a custodian is primarily supported by the scope, quality, and cost of services provided as a whole, not just those services that benefit only our advisory firm. Further, we will act in the best interest of our clients regardless of the custodian we may select.

Our firm conducts periodic assessments of any recommended service provider which generally involves a review of the range and quality of services, reasonableness of fees, among other items, and in comparison to industry peers.

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<sup>4</sup> Oak Harvest Financial Group is not a SIPC member, nor are we required to be. You may learn more about the Securities Investor Protection Corporation (SIPC) and how it serves member firms and the investing public by going to their website at <http://www.sipc.org>.

**Best Execution**

"Best execution" means the most favorable terms for a transaction based on all relevant factors, including those listed in the paragraph titled Factors Used to Select Broker/Dealers for Client Transactions. We recognize our obligation in seeking best execution for our clients; however, it is our belief that the determinative factor is not always the lowest possible cost but whether the selected custodian's transactions represent the best "qualitative execution" while taking into consideration the full range of services provided. Our firm will seek services involving competitive rates, but it may not necessarily correlate into the lowest possible rate for each transaction. We have determined having our clients' accounts trades completed through our custodian is consistent with our obligation to seek best execution of client trades. A review is regularly conducted with regard to recommending a custodian to our clients in light of our duty to seek best execution.

**Directed Brokerage**

Our internal policy and operational relationship with our custodians require client accounts custodied with them to have trades executed per their order routing requirements. We do not direct which executing broker should be selected for client account trades; whether that is an affiliate of our preferred custodian or another executing broker of a custodian's choice. As a result, a client may pay higher commissions or other transaction costs, experience greater spreads, or receive less favorable net prices on transactions than might otherwise be the case. In addition, since we routinely recommend a custodian for our advisory clients, and that custodian may choose to use the execution services of its broker affiliate for some or all of our client account transactions, there is an inherent conflict of interest involving our recommendation since our advisory firm receives various products or services described in this section from that custodian. Note that we are not compensated for trade routing/order flow, nor are we paid commissions on such trades. We do not receive interest on our client accounts' cash balances.

Our internal portfolio management clients are unable to engage in directed brokerage via our custodian. As a result, they may pay higher commissions or other transaction costs, potentially experience greater spreads, or receive less favorable net prices on transactions for their account than would otherwise be the case if they had the opportunity to direct brokerage.

For any clients who maintain account assets at another custodian of record, the client may choose to request that a particular broker is used to execute some or all account transactions. Under these circumstances, the client will be responsible for negotiating, in advance of each trade, the terms and/or arrangements involving their account with that broker, and whether the selected broker is affiliated with their custodian of record or not. We will not be obligated to seek better execution services or prices from these other brokers, and we will be unable to aggregate transactions for execution via our custodian with other orders for accounts managed by our firm. As a result, the client may pay higher commissions or other transaction costs, potentially experience greater spreads, or receive less favorable net prices on transactions for their account than would otherwise be the case.

**Aggregating Securities Transactions for Client Accounts**

Trade aggregation involves the purchase or sale of the same security for several clients/accounts at approximately the same time. This may also be termed "blocked," "bunched" or "batched" orders. Aggregated orders are executed in an attempt to obtain better execution, negotiate favorable transaction rates, or to

allocate equitably among multiple client accounts should there be differences in prices, brokerage commissions or other transactional costs that might otherwise be unobtainable through separately placed orders. Our firm may, but is not obligated to aggregate orders, and the firm does not receive additional compensation or remuneration as a result of aggregated transactions.

Transaction charges and/or prices may vary due to account size and/or method of receipt. To the extent that the firm determines to aggregate client orders for the purchase or sale of securities, including securities in which a related person may invest, the firm will generally do so in accordance with the parameters set forth in SEC No-Action Letter, SMC Capital, Inc., or similar guidance if the jurisdiction in which the client resides provides such direction.

Please note that when trade aggregation is not allowed or infeasible and necessitates individual transactions (e.g., withdrawal or liquidation requests, odd-lot trades, non-discretionary accounts, etc.), an account may potentially be assessed higher costs or less favorable prices than those where aggregation has occurred.

We review firm trading processes on a periodic basis to ensure they remain within stated policies and regulation. Our clients will be informed, in advance, should trading practices change at any point in the future.

#### **Trade Errors**

Our firm corrects our trade errors through an account maintained by our custodian, and we may be responsible for certain trading error losses that occur within a client account. Trading error gains are swept to a designated account and donated to a 501(c)(3) charity of our custodian's choice, and the custodian will be obligated to disclose in their own literature to account holders whether such recipients' receipt of such donations presents a material conflict of interest.

#### **Client Referrals from Custodians**

We do not receive referrals from our custodian, nor are client referrals a factor in our selection of our custodian.

#### **Item 13 - Review of Accounts**

##### **Schedule for Periodic Review of Client Accounts**

###### *Financial Planning Services*

Periodic reviews are recommended if you are receiving specific financial planning services as a part of our investment advisory offering, and we believe they should occur at least on an annual basis if practical. Reviews will be conducted by the investment adviser representative and may involve analysis and possible revision of your previous financial plan or investment allocation. A copy of revised plans or asset allocation reports will be provided to you upon request. Unless provided for in your engagement agreement, reviews are generally conducted under a new or amended agreement.

### *Portfolio Management Services*

Portfolios are reviewed on a quarterly or more frequent basis by the firm. Client-level reviews are also completed by the advisor with the client, and we recommend that they occur on at least an annual basis. A copy of a revised investment guideline or asset allocation reports will be provided to the client upon request.

### **Review of Client Accounts on Non-Periodic Basis**

#### *Financial Planning Services*

You should contact our firm for additional reviews when you anticipate or have experienced changes in your financial situation (i.e., changes in employment, an inheritance, the birth of a new child, etc.), or if you prefer to modify investment account requirements. Non-periodic reviews are conducted by your advisor, which may occur under a new or amended agreement. A copy of revised plans or asset allocation reports will be provided to the client upon request.

#### *Portfolio Management Services*

Additional reviews by the portfolio manager may be triggered by news or research related to a specific holding, a change in our view of the investment merits of a holding, or news related to the macroeconomic climate affecting a sector or holding within that sector. A portfolio may be reviewed for an additional holding or when an increase in a current position is under consideration. Account cash levels above or below what we deem appropriate for the investment environment, given the client's stated tolerance for risk and investment objectives, may also trigger a review.

### **Content of Client Provided Reports and Frequency**

Whether you have opened and maintained an investment account on your own or with our assistance, you will receive account statements sent directly from mutual fund companies, transfer agents, custodians or brokerage companies where your investments are held. We urge you to carefully review these account statements for accuracy and clarity, and to ask questions when something is not clear.

Our firm may provide portfolio "snapshots" if we are engaged to provide periodic asset allocation or investment advice, but we do not provide ongoing performance reporting through our financial planning service. Portfolio management services accounts may receive written performance reports from our firm that have been generated from our custodian's data systems or utilized portfolio management system; however, we do not create our own performance reports. Clients are urged to carefully review and compare account statements that they have received from their account custodian with any report they may receive from any source, including our advisory firm, if that report contains any type of performance information.

#### **Item 14- Client Referrals and Other Compensation**

As previously noted in Items 5, 10, and 11, one of the investment companies the firm will work with, Griffin Capital Company, LLC provides the firm an economic benefit. For every \$1 million dollars invested into Griffin products, Griffin Capital will pay \$1,000 worth of marketing expenses for Oak Harvest Investment Services. Oak Harvest never receives the funds directly. Marketing dollars are paid directly to vendors. This is an ongoing relationship.

If we receive or offer an introduction to a client from another professional, such as an accountant or attorney, we do not pay or earn referral fee, nor are there established quid pro quo arrangements. Each client retains the option to accept or deny such referral or subsequent services.

As noted in Items 4 and 5 of this brochure, for our initial and continuing consultation we receive a portion of the asset-based fee that is paid by a client to a third-party investment manager or issuer of a private placement holding. Please refer to Item 10 for additional information with respect to this service offering and the potential conflict of interest it may present.

If we introduce a prospective client to another registered investment advisor while serving in the capacity of a solicitor we will disclose the nature of our relationship to the prospective client at the time of solicitation. In addition, providing the other advisor's Form ADV Part 2A firm brochure and disclosure statement that contains the terms, conditions and compensation arrangement involving the solicitation. We only provide impersonal advice to prospective clients under this form of solicitation.

An associate of the firm may hold individual membership or serve on boards or committees of professional industry associations. Generally, participation in any of these entities require membership fees to be paid, adherence to ethical guidelines, as well as in meeting experiential and educational requirements. A benefit these entities may provide to the investing public is the availability of online search tools that allow interested parties (prospective clients) to search for individual participants within a selected state or region. These passive websites may provide means for interested persons to contact a participant via electronic mail, telephone number, or other contact information, in order to interview the participating member. The public may also choose to telephone association staff to inquire about an individual within their area and would receive the same or similar information. A portion of these participant's membership fees may be used so that their name will be listed in some or all of these entities' websites (or other listings). Prospective clients locating our advisory firm or an associate via these methods are not actively marketed by the noted associations. Clients who find our firm in this way do not pay more for their services than clients referred in any other fashion. Our firm does not pay these entities for prospective client referrals, nor is there a fee • sharing arrangement reflective of a solicitor engagement.

#### **Item 15 - Custody**

Your assets will be maintained by an unaffiliated, qualified custodian, such as a bank, broker/dealer, mutual fund companies or transfer agent. Your assets are not held by our firm or any associate or our firm. In keeping with this policy involving our client funds or securities, our firm:

- Restricts the firm or an associate from serving as trustee or having general power of attorney over a client account;

- Prohibits any associate from having authority to directly withdraw securities or cash assets from a client account. Although we may be deemed to have "constructive custody" of your assets since we may request the withdrawal of advisory fees from an account, we will only do so through the engagement of a qualified custodian maintaining your account, following your prior written approval;
- Does not accept or forward client securities (i.e., stock certificates) erroneously delivered to our firm;
- Will not collect advance fees of \$500 or more for services that are to be performed six months or more into the future; and
- Will not authorize an associate to have knowledge of a client's account access information (i.e., online 401(k), brokerage or bank accounts) if such access would allow physical control over account assets.

Your custodian of record will provide you with your investment account transaction confirmations and account statements, which will include all debits and credits as well as our firm's advisory fee for that period. Statements are provided on at least a quarterly basis or as transactions occur within their account. Our firm will not create an account statement for a client or serve as the sole recipient of an account statement.

If you receive a report from any source that includes investment performance information, you are urged to carefully review and compare your account statements you have received directly from the custodian of record to determine the report's accuracy.

### **Item 16 - Investment Discretion**

#### **Internal Portfolio Management**

We provide our portfolio management services on a discretionary basis. Similar to a limited power of attorney, discretionary authority allows our firm to implement investment decisions, such as the purchase or sale of a security on behalf of your account, without requiring your prior authorization for each transaction in order to meet your stated investment objectives. This authority will be granted through your execution of both our engagement agreement and the selected custodian's account opening documents. Note that your custodian will specifically limit our firm's authority within your account to the placement of trade orders and the request for the deduction of our advisory fees.

Our firm prefers to not manage client accounts on a nondiscretionary basis, but we may accommodate such requests on a case-by-case basis. Such account authority requires your ongoing prior approval involving the investment and reinvestment of account assets, portfolio rebalancing, or for our firm to give instructions to the custodian maintaining your account (i.e., wire instructions, etc.). You will be required to execute our firm's client services agreement that describes our limited account authority, as well as the custodian of record's account opening document that includes their limited power of attorney form or clause. Please note that in light of the requirement for your pre-approval you must make yourself available and keep our firm updated on your contact information so that instructions can be efficiently effected on your behalf.

You may amend our account authority by providing our firm revised written instructions. As noted in Item 4, we will allow for reasonable restrictions involving the management of your account. It remains your responsibility to notify us if there is any change in your situation and/or investment objective so that we may reevaluate previous investment recommendations or portfolio holdings.

**Item 17 - Voting Client Securities**

Our firm does not vote proxies on your behalf, including those accounts that we serve on a discretionary basis. We do not offer guidance on how to vote proxies, nor will we offer guidance involving any claim or potential claim in any bankruptcy proceeding, class action securities litigation or other litigation or proceeding relating to securities held at any time in a client account, including, without limitation, to file proofs of claim or other documents related to such proceeding, or to investigate, initiate, supervise or monitor class action or other litigation involving client assets. We will answer limited questions with respect to what a proxy voting request or other corporate matter may be and how to reach the issuer or their legal representative.

**Item 18 - Financial Information**

Our advisory firm will not take physical custody of your assets, nor do we have the type of account authority to have such control. Fee withdrawals must be done through a qualified intermediary (e.g., your custodian of record) per your prior written agreement.

Engagements with our firm do not require that we collect fees from you of \$500 or more for our advisory services that we have agreed to perform six months or more into the future.

Neither our firm nor its management serve as general partner for a partnership or trustee for a trust in which the firm's advisory clients are either partners of the partnership or beneficiaries of the trust.

The firm and its management do not have a financial condition likely to impair its ability to meet commitments to clients, nor has the firm and its management been the subject of a bankruptcy petition.

Due to the nature of our firm's advisory services and operational practices, an audited balance sheet is not required nor included in this brochure.

**Item 19 - Requirements for State-Registered Advisers**

For further information involving firm principal executive and management personnel, their business activities as well as material conflicts of interest, please refer to areas previously disclosed in Items 6 and 9 through 11, as well as the firm's Form ADV Part 2B brochure supplement which is publicly available on the firm's website and by request. Per Item 10 of this brochure, neither the firm nor a member of its management has a material relationship with the issuer of a security.



Oak Harvest Investment Services, LLC  
920 Memorial City Way,  
Suite 150  
Houston, TX 77024

Tel: (281) 822-1350

Fax: (281) 822-1355

[www.oakharvestfg.com](http://www.oakharvestfg.com)

Form ADV Part 2B  
Brochure Supplement

Troy R. Sharpe, CFP®, RFC®  
President/Chief Compliance Officer  
Investment Advisor Representative

This brochure provides information about Troy R. Sharpe that supplements Oak Harvest Investment Services, LLC Form ADV Part 2A firm brochure. You should have received a copy of that brochure. Please contact Mr. Sharpe at (281) 822-1350 if you did not receive the full brochure or if you have any questions about the contents of this supplement. Additional information about Troy R. Sharpe is available on the Securities and Exchange Commission's (SEC) website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2 - Educational Background and Business Experience**

Regulatory guidance requires the firm to disclose relevant post-secondary education and professional training for each principal executive and associate of the firm, as well as their business experience for at least the most recent five years.

### **Principal Executive Officers and Management Persons**

*President/Managing Member/Chief Compliance Officer/Investment Advisor Representative*

Troy Robert Sharpe  
Year of Birth: 1980  
CRD Number: 6408500

### **Educational Background and Business Experience**

#### *Educational Background*

CERTIFIED FINANCIAL PLANNER Professional, Certified Financial Planner Board of Standards, Inc.

CERTIFIED FINANCIAL PLANNER Graduate Certificate Program  
Susanne M. Glasscock School of Continuing Studies, Rice University; Houston, TX

Registered Financial Consultant (RFC)  
International Association of Registered Financial Consultants

Bachelor of Science in Finance  
Florida State University; Tallahassee, FL

Uniform Investment Adviser Law Exam<sup>3</sup>/NASAA Series 65

Licensed Insurance Agent<sup>3</sup>/Texas Department of Insurance

### **Business Experience**

Oak Harvest Financial Group, LLC (09/2010-Present) Houston, TX  
President/Managing Member

Oak Harvest Investment Services, LLC (09/2014-Present) Houston, TX  
President (09/2009-Present)  
Chief Compliance Officer/Investment Advisor Representative (10/2014-Present)

Oak Harvest Insurance Services, LLC (04/2012-Present) Houston, TX  
President/Agent

Sharpe Financial Strategies, LLC (06/2008-Present) Houston, TX  
President

**Item 3 - Disciplinary Information**

Registered investment advisors are required to disclose certain material facts about its associated personnel regarding any legal or disciplinary events, including criminal or civil action in a domestic, foreign or military court, or any proceeding before a state, federal or foreign regulatory agency, self-regulatory organization, or suspension or sanction by a professional association for violation of its conduct rules, that would be material to your evaluation of each officer or a supervised person providing investment advice. Mr. Sharpe has not been the subject of an event requiring disclosure under current guidelines.

**Item 4 - Other Business Activities**

Investment advisor representatives are required to disclose outside business activities that account for a significant portion of their time or income, or that may present a conflict of interest with their advisory activities. Additional

Mr. Sharpe is a licensed insurance agent and is able to sell annuities, life, health, and long-term care coverage to interested parties through various unaffiliated insurance companies where he may receive a commission or renewal payment from the issuer subsequent to a client's purchase of an insurance contract. This activity involves 33% or less of his time during traditional business hours each month. He will disclose (in advance of a transaction or service) the capacity in which he is serving a client, to include the conflict of interest the role or service to be provided may incur. The potential for the receipt of commissions and other compensation may give an associate an incentive to offer a recommendation based on the compensation he/she may receive rather than on the client's needs. Notwithstanding this issue, both Mr. Sharpe and Oak Harvest Investment Services take their responsibilities seriously and only intend to recommend investments, insurance or advisory services believed appropriate for the client.

Mr. Sharpe is the President and Managing Member of Oak Harvest Financial Group, LLC; the holding company of Oak Harvest Investment Services, LLC and Oak Harvest Insurance Services, LLC. He may receive income from revenue generated from both of these entities. This activity involves 34% or less of his time during traditional business hours each month.

Mr. Sharpe is the President of Sharpe Financial Strategies, LLC; a closely held entity used for the purpose of the personal income and expenses. Mr. Sharpe consults for high-net worth clients, this activity involves less than 34% of his time each month and normally occurs during regular business hours.

Mr. Sharpe is not registered, nor has an application pending to register, as a registered representative of a broker/dealer or associated person of a futures commission merchant, commodity pool operator, or commodity trading advisor. He does not receive commissions, bonuses or other compensation based on the sale of securities, including that as a registered representative of a broker/dealer or the distribution or service ("trail") fees from the sale of mutual funds. Mr. Sharpe and our advisory firm do not have a material relationship with the issuer of a security.

Mr. Sharpe is a member of the Financial Planning Association of Houston (FPA®).

**Item 5 -Additional Compensation**

Neither our advisory firm nor Mr. Sharpe is compensated for advisory services involving performance-based

fees. In addition, except as otherwise disclosed in ADV Part 2A Items 5, 10, 11, and 14, our firm policy does not allow associated persons to accept or receive additional economic benefits, such as sales awards or other prizes, for providing advisory services to firm clients.

Mr. Sharpe has received compensation from insurance carriers and/or wholesalers in the form of trips, training sessions, profit sharing and overrides.

#### **Item 6 - Supervision**

Mr. Sharpe serves as the firm's Chief Compliance Officer. Because supervising one's self poses a conflict of interest, the firm has adopted policies and procedures to mitigate this conflict, and may use the services of unaffiliated professionals to ensure the firm's oversight obligations are met. Questions relative to the firm, its services or this Form ADV Part 2B may be made to the attention of Mr. Sharpe at (281) 822-1350.

Additional information about the firm, other advisory firms, or an associated investment advisor representative is available on the internet at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). A search of this site for firms may be accomplished by firm name or a unique firm identifier, known as an IARD or CRD number. The CRD number for Oak Harvest Investment Services, LLC is 173293. The business and disciplinary history, if any, of an investment advisory firm and its representatives may be obtained by calling the Texas State Securities Board at (512) 305-8300.

#### **Item 7 - Requirements for State-Registered Advisers**

There have been neither awards nor sanctions or other matter where Mr. Sharpe or Oak Harvest Investment Services has been found liable in an arbitration, self-regulatory or administrative proceeding. Neither Mr. Sharpe nor Oak Harvest Investment Services has been the subject of a bankruptcy petition.

Mr. Sharpe had been the subject of reportable financial compromises during the period 2009 to 2011. Further details about this matter may be found by viewing his Form U-4 disclosure section at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may search Mr. Sharpe by name or his CRD number which is 6408500. It is not believed that this matter negatively reflects upon his ability to manage the firm or serve its clients.

#### **Information about Professional Designations/ Education**

The CERTIFIED FINANCIAL PLANNER, CFP, and federally registered CFP (with flame design) marks (collectively, the "CFP" marks) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). 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. Currently, more than 62,000 individuals have obtained CFP" certification in the United States. 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 for the competent and professional delivery of financial planning services, and attain a bachelor's degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination- Pass the comprehensive CFP Certification Examination. The examination includes case studies and client

scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

- Experience- Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- 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, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics- Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP professionals provide financial planning services at a fiduciary standard of care. This means CFP professionals must provide financial planning services in the best interests of their clients.

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.

The Registered Financial Consultant (RFC®) is a professional designation awarded by the International Association of Registered Financial Consultants (IARFC) to those financial advisors who can meet the high standards of education, experience and integrity that are required of all its members. The IARFC is an organization of proven financial professionals formed to foster public confidence in the financial planning profession, to help financial advisors exchange planning techniques, and to give deserved recognition to those practitioners who are truly qualified and committed to professional education. The IARFC financial planning professional association requires its members to meet seven stringent requirements: Education, Examination, Experience, Licensing, Business Integrity, Adherence to a strict code of ethics, and Maintenance of proficiency with a minimum of 40 hours per year of continuing education in the field of financial planning. The IARFC is convinced that extensive on-going professional education is required for an advisor to serve the public effectively. The primary goal of the IARFC is to provide the public with a pool of well-qualified practitioners from which to choose a personal advisor. The IARFC accomplishes this by limiting the RFC designation only to those applicants who meet its high standards of qualification. It removes the designation from anyone who fails to maintain proficiency through substantial continuing education, or who betrays the public trust by failing to live up to its Code of Ethics or by having a professional license revoked or suspended for any reason. A computer bank of members and their qualifications is maintained to provide the general public with the names, addresses and phone numbers of the nearest Registered Financial Consultants. This service is available to any interested party through the IARFC website: [www.IARFC.org](http://www.IARFC.org)

Financial Industry Regulatory Authority (FINRA), North American Securities Administrators Association (NASAA) and state insurance examinations are "criterion based;" candidates who pass the exam are considered to have met the minimum competency level. The completion of an industry examination does not constitute or imply a person is "approved" or "endorsed" by a state, federal or industry regulatory body.

***This brochure supplement provides information about Jessica Cannella Sharpe that supplements the Oak Harvest Investment Services brochure. You should have received a copy of that brochure. Please contact Jessica Cannella Sharpe if you did not receive Oak Harvest Investment Services' brochure or if you have any questions about the contents of this supplement.***

***Additional information about Jessica Cannella Sharpe is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).***

# **Oak Harvest Investment Services**

## **Form ADV Part 2B – Individual Disclosure Brochure**

*for*

**Jessica Cannella Sharpe**

Personal CRD Number: 6912937

Investment Adviser Representative

Oak Harvest Investment Services  
920 Memorial City Way, Suite 150  
Houston, TX 77024  
(281) 822-1350  
[jessica@oakharvestfg.com](mailto:jessica@oakharvestfg.com)

## Item 2: Educational Background and Business Experience

**Name:** Jessica Cannella Sharpe                      **Born:** 1986

**Educational Background and Professional Designations:****Education:**

Jessica Cannella Sharpe has not received any higher education degrees after high school.

**Business Background:**

02/2018 – Present	Investment Adviser Representative Oak Harvest Financial Group
09/2010 - Present	President Oak Harvest Financial Group
12/2006 - 07/2010	Marketing Allstate Insurance

## Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

## Item 4: Other Business Activities

Jessica Cannella Sharpe is not engaged in any investment-related business or occupation (other than this advisory firm).

## Item 5: Additional Compensation

Jessica Cannella Sharpe does not receive any economic benefit from any person, company, or organization, other than Oak Harvest Investment Services in exchange for providing clients advisory services through Oak Harvest Investment Services.

## Item 6: Supervision

As a representative of Oak Harvest Investment Services, Jessica Cannella Sharpe is supervised by Troy Sharpe, the firm's Chief Compliance Officer. Troy Sharpe is responsible for ensuring that Jessica Cannella Sharpe adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's

Code of Ethics and compliance manual. The phone number for Troy Sharpe is (281) 822-1350.

Item 7: Requirements For State Registered Advisers

*This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- A. Jessica Cannella Sharpe has NOT been involved in any of the events listed below .
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
  2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
- B. Jessica Cannella Sharpe has NOT been the subject of a bankruptcy petition in the past ten years.

*This brochure supplement provides information about Luis Ricardo Leon that supplements the Oak Harvest Investment Services brochure. You should have received a copy of that brochure. Please contact Luis Ricardo Leon if you did not receive Oak Harvest Investment Services' brochure or if you have any questions about the contents of this supplement.*

*Additional information about Luis Ricardo Leon is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **Oak Harvest Investment Services**

### **Form ADV Part 2B – Individual Disclosure Brochure**

*for*

### **Luis Ricardo Leon**

Personal CRD Number: 2140002

Investment Adviser Representative

Oak Harvest Investment Services  
920 Memorial City Way, Suite 150  
Houston, TX 77024  
(281) 822-1350  
[luis@oakharvestfg.com](mailto:luis@oakharvestfg.com)

## Item 2: Educational Background and Business Experience

**Name:** Luis Ricardo Leon                      **Born:** 1967

**Educational Background and Professional Designations:**

**Education:**

Bachelor of Arts Economics, The University of Texas at Austin - 1990

**Business Background:**

09/2016 - Present	Investment Adviser Representative Oak Harvest Investment Services
09/2016 - Present	Lead Retirement Consultant Oak Harvest Investment Services
11/2012 - 09/2016	Financial Advisor New York Life
06/2011 - 11/2012	Unemployed Unemployed
03/2011 - 06/2011	SVP Private Banking Banco Santander International
01/2006 - 03/2011	Regional Director SVP Wells Fargo

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Luis Ricardo Leon is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Luis Ricardo Leon does not receive any economic benefit from any person, company, or organization, other than Oak Harvest Investment Services in exchange for providing clients advisory services

through Oak Harvest Investment Services.

#### Item 6: Supervision

As a representative of Oak Harvest Investment Services, Luis Ricardo Leon is supervised by Troy R Sharpe, the firm's Chief Compliance Officer. Troy R Sharpe is responsible for ensuring that Luis Ricardo Leon adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Troy R Sharpe is (281) 822-1350.

#### Item 7: Requirements For State Registered Advisers

*This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

A. Luis Ricardo Leon has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
  - a) an investment or an investment-related business or activity;
  - b) fraud, false statement(s), or omissions;
  - c) theft, embezzlement, or other wrongful taking of property;
  - d) bribery, forgery, counterfeiting, or extortion; or
  - e) dishonest, unfair, or unethical practices.
  
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a) an investment or an investment-related business or activity;
  - b) fraud, false statement(s), or omissions;
  - c) theft, embezzlement, or other wrongful taking of property;
  - d) bribery, forgery, counterfeiting, or extortion; or
  - e) dishonest, unfair, or unethical practices.

B. Luis Ricardo Leon has NOT been the subject of a bankruptcy petition in the past ten years.

*This brochure supplement provides information about Jared Donald Kenney that supplements the Oak Harvest Investment Services brochure. You should have received a copy of that brochure. Please contact Jared Donald Kenney if you did not receive Oak Harvest Investment Services' brochure or if you have any questions about the contents of this supplement.*

*Additional information about Jared Donald Kenney is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **Oak Harvest Investment Services**

Form ADV Part 2B – Individual Disclosure Brochure

*for*

**Jared Donald Kenney**

Personal CRD Number: 5365512

Investment Adviser Representative

Oak Harvest Investment Services  
920 Memorial City Way, Suite 150  
Houston, TX 77024  
(281) 822-1350  
[jared@oakharvestfg.com](mailto:jared@oakharvestfg.com)

## Item 2: Educational Background and Business Experience

**Name:** Jared Donald Kenney      **Born:** 1984

**Educational Background and Professional Designations:**

**Education:**

Jared Donald Kenney has not received any higher education degrees after high school.

**Business Background:**

03/2017 - Present	Investment Adviser Representative Oak Harvest Investment Services
03/2017 - Present	Retirement Consultant Oak Harvest Financial Group
12/2015 - 03/2017	Advisor/Owner NettWorth Financial Group
05/2010 - 12/2015	Vice President Spartan Wealth Management, LLC
03/2006 - 04/2010	VP Brokerage Operations Goheen Financial Group, LP

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Jared Donald Kenney is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Jared Donald Kenney does not receive any economic benefit from any person, company, or organization, other than Oak Harvest Investment Services in exchange for providing clients

advisory services through Oak Harvest Investment Services.

#### Item 6: Supervision

As a representative of Oak Harvest Investment Services, Jared Donald Kenney is supervised by Troy Sharpe, the firm's Chief Compliance Officer. Troy Sharpe is responsible for ensuring that Jared Donald Kenney adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Troy Sharpe is (281) 822-1350.

#### Item 7: Requirements For State Registered Advisers

*This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- A. Jared Donald Kenney has NOT been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
  2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
- B. Jared Donald Kenney has NOT been the subject of a bankruptcy petition in the past ten years.

*This brochure supplement provides information about James Andrew McFarland that supplements the Oak Harvest Investment Services brochure. You should have received a copy of that brochure. Please contact James Andrew McFarland if you did not receive Oak Harvest Investment Services' brochure or if you have any questions about the contents of this supplement.*

*Additional information about James Andrew McFarland is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **Oak Harvest Investment Services**

### **Form ADV Part 2B – Individual Disclosure Brochure**

*for*

**James Andrew McFarland**

Personal CRD Number: 6782963

Investment Adviser Representative

Oak Harvest Investment Services  
920 Memorial City Way, Suite 150  
Houston, TX 77024  
(281) 822-1350  
[james@oakharvestfg.com](mailto:james@oakharvestfg.com)

## Item 2: Educational Background and Business Experience

**Name:** James Andrew McFarland      **Born:** 1981

**Educational Background and Professional Designations:**

**Education:**

Master's in International Business  
Sophia University – 2012, Tokyo, Japan

Japanese Language Certificate  
Tokyo University of Foreign Studies – 2009, Tokyo, Japan

Bachelor of Arts in Political Science  
Houston Baptist University – 2004, Houston, TX

Bachelor of Arts in Christianity  
Houston Baptist University – 2004, Houston TX

Uniform Investment Advisor Law Exam/NASAA Series 65

Securities & Derivatives Sales License/JSDA

**Business Background:**

12/2016 - Present	Investment Adviser Representative Oak Harvest Investment Services
12/2016 - Present	Portfolio Manager/Head Trader Oak Harvest Financial Group
08/2016 - 12/2016	Director Morgan Stanley
10/2014 - 08/2016	Management Consultant, Financial Services PricewaterhouseCoopers
01/2013 - 10/2014	Institutional Sales Trader Nissan Securities
08/2011 - 09/2011	Internship

## Goldman Sachs

03/2009 - 10/2012

Student

12/2006 - 03/2009

Prefectural Manager  
Pioneer Schools Japan

## Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

## Item 4: Other Business Activities

James Andrew McFarland is not engaged in any investment-related business or occupation (other than this advisory firm).

## Item 5: Additional Compensation

James Andrew McFarland does not receive any economic benefit from any person, company, or organization, other than Oak Harvest Investment Services in exchange for providing clients advisory services through Oak Harvest Investment Services.

## Item 6: Supervision

As a representative of Oak Harvest Investment Services, James Andrew McFarland is supervised by Troy Sharpe, the firm's Chief Compliance Officer. Troy Sharpe is responsible for ensuring that James Andrew McFarland adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Troy Sharpe is (281) 822-1350.

### Item 7: Requirements For State Registered Advisers

*This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- A. James Andrew McFarland has NOT been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
  2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
- B. James Andrew McFarland has NOT been the subject of a bankruptcy petition in the past ten years.

*This brochure supplement provides information about Christopher Tran Myrick that supplements the Oak Harvest Investment Services brochure. You should have received a copy of that brochure. Please contact Christopher Tran Myrick if you did not receive Oak Harvest Investment Services' brochure or if you have any questions about the contents of this supplement.*

*Additional information about Christopher Tran Myrick is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **Oak Harvest Investment Services**

Form ADV Part 2B – Individual Disclosure Brochure

*for*

**Christopher Tran Myrick**

Personal CRD Number: 6779072

Investment Adviser Representative

Oak Harvest Investment Services  
920 Memorial City Way, Suite 150  
Houston, TX 77024  
(281) 822-1350  
[chris@oakharvestfg.com](mailto:chris@oakharvestfg.com)

## Item 2: Educational Background and Business Experience

**Name:** Christopher Tran Myrick **Born:** 1985

**Educational Background and Professional Designations:****Education:**

Master of Business Administration Finance, University of Houston - 2011

Bachelor of Business Administration Finance, University of Houston - 2008

**Business Background:**

12/2016 - Present	Investment Adviser Representative Oak Harvest Investment Services
12/2013 - Present	Lead Case Design Oak Harvest Financial Group
03/2007 - 12/2013	Client Associate / Teller JPMorgan Chase

## Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

## Item 4: Other Business Activities

Christopher Tran Myrick is not engaged in any investment-related business or occupation (other than this advisory firm).

## Item 5: Additional Compensation

Christopher Tran Myrick does not receive any economic benefit from any person, company, or organization, other than Oak Harvest Investment Services in exchange for providing clients advisory services through Oak Harvest Investment Services.

## Item 6: Supervision

As a representative of Oak Harvest Investment Services, Christopher Tran Myrick is supervised by Troy Sharpe, the firm's Chief Compliance Officer. Troy Sharpe is responsible for ensuring that Christopher Tran Myrick adheres to all required regulations regarding the activities of an Investment Adviser

Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Troy Sharpe is (281) 822-1350.

Item 7: Requirements For State Registered Advisers

*This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- A. Christopher Tran Myrick has NOT been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
  2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
- B. Christopher Tran Myrick has NOT been the subject of a bankruptcy petition in the last ten years.

*This brochure supplement provides information about Chris Perras that supplements the Oak Harvest Investment Services brochure. You should have received a copy of that brochure. Please contact Chris Perras if you did not receive Oak Harvest Investment Services' brochure or if you have any questions about the contents of this supplement.*

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

**Oak Harvest Investment Services**  
Form ADV Part 2B – Individual Disclosure Brochure  
*for*  
**Chris Perras**  
Personal CRD Number: 2401654  
Investment Adviser Representative

Oak Harvest Investment Services  
920 Memorial City Way, Suite 150  
Houston, TX 77024  
(281) 822-1350  
[Cperras@oakharvestfg.com](mailto:Cperras@oakharvestfg.com)

## Item 2: Educational Background and Business Experience

**Name:** Chris Perras      **Born:** 1965

### **Educational Background and Professional Designations:**

#### **Education:**

MBA Business admin, Harvard - 1993

Bs electrical engineering Electrical engineering, Georgia institute of tech - 1988

#### **Designations:**

##### **CFA – Chartered Financial Analyst**

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute - the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

##### **High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

##### **Global Recognition**

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders - often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

##### **Comprehensive and Current Knowledge**

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit [www.cfainstitute.org](http://www.cfainstitute.org).

### **Business Background:**

10/2017 - Present	Trader Self employed
04/2014 - 10/2017	CIO Mosac advisors
01/2009 - 04/2014	Self employed Trading
06/2002 - 12/2012	Partner and Portfolio Manager DG Capital
06/2008 - 12/2009	Portfolio Manager Citadel investments

#### Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

#### Item 4: Other Business Activities

Chris Perras is not engaged in any investment-related business or occupation (other than this advisory firm).

#### Item 5: Additional Compensation

Chris Perras does not receive any economic benefit from any person, company, or organization, other than Oak Harvest Investment Services in exchange for providing clients advisory services through Oak Harvest Investment Services.

### Item 6: Supervision

As a representative of Oak Harvest Investment Services, Chris Perras is supervised by Troy Sharpe, the firm's Chief Compliance Officer. Troy Sharpe is responsible for ensuring that Chris Perras adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Troy Sharpe is (281) 822-1350.

### Item 7: Requirements For State Registered Advisers

*This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- A. Chris Perras has NOT been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
  2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
- B. Chris Perras has NOT been the subject of a bankruptcy.