

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

*Additional information about Troy 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*

**Troy Robert Sharpe**

Personal CRD Number: 6408500

Chief Executive Officer

Investment Adviser Representative

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

UPDATED: 10/9/2024

## Item 2: Educational Background and Business Experience

**Name:** Troy Robert Sharpe                      **Born:** 1980

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

#### **Education:**

Bachelor of Science in Finance, Florida State University - 2004

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

#### **Designations:**

##### **CFP® - Certified Financial Planner**

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.

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:

- i. 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
- ii. 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.

### **CPWA® - Certified Private Wealth Advisor®**

- The CPWA designation signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for the professional designation, which is centered on private wealth management topics and strategies for high-net-worth clients. Prerequisites for the CPWA designation are: a Bachelor's degree from an accredited college or university or one of the following
- Designations or licenses: CIMA". CIMC ". CFA°. CFP®. ChFC". or CPA license; have an acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements and five years of experience in financial services or delivering services to high-net-worth clients. CPWA designees have completed a rigorous educational process that includes self-study requirements, an in-class education compo and successful completion of a comprehensive exam. CPWA designees are required at the University Of Chicago Booth School Of Business to IMCA's Code of Professional Responsibility and Rules and Guidelines for Use of the Marks. CPWA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA).

### **CTS - Certified Tax Specialist**

The Certified Tax Specialist Program is focused on the tax compliance requirements for individuals subject to estate and donor's taxation, for property owners subject to capital gains and other property taxes, and for business owners in business and income taxation. In the program, the participants are guided in learning the fundamental principles, practical applications, and statutory compliance requirements. In order to obtain the Certified Tax Specialist designation, the participant must;

- Pass three exams; each one covers two of the six modules
- Complete one open-book case study (a one page set of facts based on a hypothetical client)

- Fill out a registration form and complete a student questionnaire
- Sign a code of ethic
- Candidates must have at least 2,000 hours of work experience in the financial services industry or a bachelor's degree from an accredited college or university.
- Designees must complete 15 hours of continuing education, reported once every year.

### **Business Background:**

05/2018 - Present	President OHFG Ventures, LP
05/2018 - Present	President OHFG Management, Inc.
05/2018 - Present	Managing Member Troy Sharpe Consulting, LLC
09/2014 - Present	Chief Executive Officer Oak Harvest Investment Services, LLC
09/2014 - 07/2022	Chief Compliance Officer Oak Harvest Investment Services, LLC
04/2012 - Present	Chief Executive Officer Oak Harvest Insurance Services, LLC
09/2010 - Present	Chief Executive Officer Oak Harvest Financial Group, PLLC
06/2008 - 05/2018	Managing Member Sharpe Financial Strategies, LLC

### **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.

Troy Sharpe and Oak Harvest Insurance Services, LLC has pending litigation alleging fraud concerning the sale of two multi-year guaranteed annuities that were brokered for a single insurance client. The lawsuit requests \$2.5 million in damages in restitution. The insurance

client has not accrued any losses as the annuities have continued to pay their contracted amounts.

#### **Item 4: Other Business Activities**

Troy Robert Sharpe is CEO of Oak Harvest Insurance Services and is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. This activity involves 34% or less of his time during traditional business hours each month. Mr. Sharpe is able to sell annuities, life, health, and long-term care coverage to interested parties through various unaffiliated insurance companies via our insurance agency Oak Harvest Insurance Services, LLC. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Oak Harvest Investment Services always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any representative of Oak Harvest Investment Services in such individual's outside capacities.

Mr. Sharpe is the President and Managing Member of OHFG Ventures, LP and OHFG Management, Inc, the owning companies 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 President and Managing Member of Troy Sharpe Consulting, LLC; a closely held entity used for the purpose of personal income and expenses. Mr. Sharpe consults for high-net worth clients, and 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.

#### **Item 5: Additional Compensation**

Mr. Sharpe is a licensed insurance agent and appointed with various unaffiliated insurance carriers via our insurance agency Oak Harvest Insurance Services, LLC. He receives a commission or renewal payment from the issuer subsequent to a client's purchase of an insurance contract. Further information with regard to these other activities may be found in the directly above section "Other Business Activities." Whether they are serving a client in one or

more capacities, Oak Harvest representatives 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. The offer and sale of Insurance products are not made in the associate's capacity as a fiduciary and is limited to providers that have agreements to sell with Oak Harvest Insurance Services. No client is ever obligated to purchase any insurance product. Insurance products may also be available from other providers on more favorable terms, but OHIS and its associates will always act in the best interests of the client.

#### **Item 6: Supervision**

As a representative of Oak Harvest Investment Services, Mr. Sharpe is supervised by C. Nathan Kattner, the firm's Chief Compliance Officer. C. Nathan Kattner is responsible for ensuring that Mr. 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 C. Nathan Kattner is (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.

*This brochure supplement provides information about Jessica Cannella that supplements the Oak Harvest Investment Services brochure. You should have received a copy of that brochure. Please contact Jessica Cannella 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 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**

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)

UPDATED:10/27/2023

## Item 2: Educational Background and Business Experience

**Name:** Jessica Cannella

**Born:** 1986

### Educational Background and Professional Designations:

#### Education:

Jessica Cannella 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 is a licensed insurance agent. From time to time, she will offer clients advice or products from those activities. This activity involves 34% or less of her time during traditional business hours each month. Ms. Cannella is able to sell annuities, life, health, and long-term care coverage to interested parties through various unaffiliated insurance companies via our insurance agency Oak Harvest Insurance Services, LLC. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Oak Harvest Investment Services always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any representative of Oak Harvest Investment Services in such individual's outside capacities.

Mrs. Cannella is a partner of OHFG Ventures, LP, the entity which owns Oak Harvest Investment Services, and a minority owner of OHFG Management, Inc., the entity which owns OHFG Ventures, LP. She may receive income from revenue generated from both of these entities. This activity involves 34% or less of her time during traditional business hours each month.



### **Item 5: Additional Compensation**

Ms. Cannella is a licensed insurance agent and appointed with various unaffiliated insurance carriers via our insurance agency Oak Harvest Insurance Services, LLC. She receives a commission or renewal payment from the issuer subsequent to a client's purchase of an insurance contract. Further information with regard to these other activities may be found in the directly above section "Other Business Activities." Whether they are serving a client in one or more capacities, Oak Harvest representatives 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. The offer and sale of Insurance products are not made in the associate's capacity as a fiduciary and is limited to providers that have agreements to sell with Oak Harvest Insurance Services. No client is ever obligated to purchase any insurance product. Insurance products may also be available from other providers on more favorable terms, but OHIS and its associates will always act in the best interests of the client.

Jessica Cannella is President and Managing Member of Cannella Consulting, LLC; a closely held entity used for the purpose of personal income and expenses. Ms. Cannella consults for high-net worth clients, and this activity involves less than 34% of her time each month, and normally occurs during regular business hours.

### **Item 6: Supervision**

As a representative of Oak Harvest Investment Services, Jessica Cannella is supervised by C. Nathan Kattner, the firm's Chief Compliance Officer. C. Nathan Kattner is responsible for ensuring that Jessica Cannella 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 C. Nathan Kattner is (281) 822-1350.

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

*Additional information about Chad Lee Schneider 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*

**Chad Lee Schneider**

Personal CRD Number: 4191671

Investment Adviser Representative

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

UPDATED: 10/27/2023

**Item 2: Educational Background and Business Experience**

**Name:** Chad Lee Schneider                      **Born:** 1969

**Educational Background and Professional Designations:**

**Education:**

Bachelor's Psychology, Texas State University - 2000

**Business Background:**

10/2021 - Present	Investment Adviser Representative Oak Harvest Investment Services
10/2021 - Present	Advisor Operations Oak Harvest Financial Group
02/2021 - 10/2021	N/A Unemployed
01/2021 - 02/2021	Investment Advisor Hodos Wealth Group
11/2015 - 01/2021	Financial Advisor Private Advisor Group/LPL Financial dba Kidwell &
05/2015 - 10/2015	N/A Unemployed
01/2004 - 05/2015	Director of Operations LPL Financial dba Legacy Wealth Management

**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**

Chad Lee Schneider is a licensed insurance agent. This activity creates a conflict of interest since there is an incentive to recommend insurance products based on commissions or other benefits

received from the insurance company, rather than on the client's needs. Additionally, the offer and sale of insurance products by supervised persons of Oak Harvest Investment Services are not made in their capacity as a fiduciary, and products are limited to only those offered by certain insurance providers. Oak Harvest Investment Services addresses this conflict of interest by requiring its supervised persons to act in the best interest of the client at all times, including when acting as an insurance agent. Oak Harvest Investment Services periodically reviews recommendations by its supervised persons to assess whether they are based on an objective evaluation of each client's risk profile and investment objectives rather than on the receipt of any commissions or other benefits. Oak Harvest Investment Services will disclose in advance how it or its supervised persons are compensated and will disclose conflicts of interest involving any advice or service 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 conditioned upon the selection of a second, distinctive tied product or service). No client is ever under any obligation to purchase any insurance product. Insurance products recommended by Oak Harvest Investment Services' supervised persons may also be available from other providers on more favorable terms, and clients can purchase insurance products recommended through other unaffiliated insurance agencies.

#### **Item 5: Additional Compensation**

Mr. Schneider is a licensed insurance agent and appointed with various unaffiliated insurance carriers via our insurance agency Oak Harvest Insurance Services, LLC. He receives a commission or renewal payment from the issuer subsequent to a client's purchase of an insurance contract. Further information with regard to these other activities may be found in the directly above section "Other Business Activities." Whether they are serving a client in one or more capacities, Oak Harvest representatives 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. The offer and sale of Insurance products are not made in the associate's capacity as a fiduciary and is limited to providers that have agreements to sell with Oak Harvest Insurance Services. No client is ever obligated to purchase any insurance product. Insurance products may also be available from other providers on more favorable terms, but OHIS and its associates will always act in the best interests of the client.

#### **Item 6: Supervision**

As a representative of Oak Harvest Investment Services, Chad Lee Schneider is supervised by C. Nathan Kattner, the firm's Chief Compliance Officer. C. Nathan Kattner is responsible for ensuring that Chad Lee Schneider 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 C. Nathan Kattner is (281) 822-1350.

*This brochure supplement provides information about Charles David Scavone that supplements the Oak Harvest Investment Services brochure. You should have received a copy of that brochure. Please contact Charles David Scavone 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 Charles David Scavone 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*

**Charles David Scavone**

Personal CRD Number: 2480848

Investment Adviser Representative

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

UPDATED: 01/25/2023

## Item 2: Educational Background and Business Experience

**Name:** Charles David Scavone

**Born:** 1962

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

#### **Education:**

BA Business, Southeastern Louisiana University - 1986

MBA Business, University of Houston - 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:**

01/2023 - Present	Investment Adviser Representative Oak Harvest Investment Services
01/2023 - Present	Director-Investments Oak Harvest Financial Group
03/2022 - 01/2023	Sr Manager PricewaterhouseCoopers
07/2013 - 02/2022	NA Self Employed
03/2009 - 06/2013	Chief Investment Officer Patriot Wealth Management, Inc

### **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**

Charles David Scavone is not engaged in any investment-related business or occupation (other than this advisory firm).

#### **Item 5: Additional Compensation**

Charles David Scavone 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, Charles David Scavone is supervised by Chris P Perras, the firm's Chief Compliance Officer. Chris P Perras is responsible for ensuring that Charles David Scavone 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 Chris P Perras is (281) 822-1350.

*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)

UPDATED: 01/11/2023

## 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, Georgia Institute of Technology - 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).

### **CLU®- Chartered Life Underwriter®**

- Employers require accountants to hold a bachelor's degree in accounting, economics or finance. Bachelor's degree programs cover financial accounting, management, business law, marketing, finance and taxation. Students often gain real-world experience through summer or part-time internships. Some accountants also have a master's degree in accounting or a Master of Business Administration. Many accountants improve their credentials by becoming Certified Public Accountants.
- A Certified Management Accountant (CMA) needs a bachelor's degree from an accredited college or university, a GRE or GMAT score in or above the fiftieth percentile or current certification in a comparable field

### **ChFC®- Chartered Financial Consultant®**

- Bachelor's degree or its equivalent, in any discipline, from an accredited university, this qualifies as one year of business experience
- Three years of full-time business experience is required; this three-year period must be within the five years preceding the date of the award (part-time qualifying business experience is also credited toward the three-year requirement with 2,000 hours representing the equivalent of one-year full-time experience).
- Must fulfill the ChFC® seven course curriculum, as well as two additional elective courses
- Pass the exams for all required and elective courses
- Pass a background check and candidate fitness standards test. You must reveal any criminal history, pending litigation or ethical violations.

## **Business Background:**

04/2018 - Present	Chief Investment Officer Oak Harvest Investment Services
04/2018 - Present	Investment Advisor Representative Oak Harvest Investment Services
10/2017 - 04/2018	Trader Self employed
04/2014 - 10/2017	CIO Mosaic Advisors
01/2009 - 04/2014	Self-employed Trading
06/2002 - 12/2007	Partner and Portfolio Manager DG Captial
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 a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. This activity involves 34% or less of his time during traditional business hours each month. Mr. Perras is able to sell annuities, life, health, and long-term care coverage to interested parties through various unaffiliated insurance companies via our insurance agency Oak Harvest Insurance Services, LLC. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Oak Harvest Investment Services always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any representative of Oak Harvest Investment Services in such individual's outside capacities.

### **Item 5: Additional Compensation**

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insurance contract. Further information with regard to these other activities may be found in the

directly above section "Other Business Activities." Whether they are serving a client in one or more capacities, Oak Harvest representatives 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. The offer and sale of Insurance products are not made in the associate's capacity as a fiduciary and is limited to providers that have agreements to sell with Oak Harvest Insurance Services. No client is ever obligated to purchase any insurance product. Insurance products may also be available from other providers on more favorable terms, but OHIS and its associates will always act in the best interests of the client.

#### **Item 6: Supervision**

As a representative of Oak Harvest Investment Services, Chris Perras is supervised by C. Nathan Kattner, the firm's Chief Compliance Officer. C. Nathan Kattner 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 C. Nathan Kattner is (281) 822-1350.

*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)

UPDATED: June 24, 2024

## 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

#### **Designations:**

##### **CFP® - Certified Financial Planner**

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.

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:



- i. 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
- ii. 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.

### **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 C. Nathan Kattner, the firm's Chief Compliance Officer. C. Nathan Kattner 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 C. Nathan

Kattner is (281) 822-1350.

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

*Additional information about Dustin Humrich 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*

**Dustin Humrich**

Personal CRD Number: 6807632  
Investment Adviser Representative

Oak Harvest Investment Services  
920 Memorial City Way Suite 150  
Houston, TX 77024  
(713) 684-8867  
[dustin@oakharvestfg.com](mailto:dustin@oakharvestfg.com)

UPDATED: 10/27/2023

**Item 2: Educational Background and Business Experience**

**Name:** Dustin Humrich      **Born:** 1989

**Educational Background and Professional Designations:**

**Education:**

Finance Personal Financial Planning, Utah Valley University - 2017

**Designations:**

**ChFC®- Chartered Financial Consultant®**

ChFC® MINIMUM QUALIFICATIONS:

- Bachelor’s degree or its equivalent, in any discipline, from an accredited university, this qualifies as one year of business experience
- Three years of full-time business experience is required; this three-year period must be within the five years preceding the date of the award (part-time qualifying business experience is also credited toward the three-year requirement with 2,000 hours representing the equivalent of one year full-time experience).
- Must fulfill the ChFC® seven course curriculum, as well as two additional elective courses
- Pass the exams for all required and elective courses
- Pass a background check and candidate fitness standards test. You must reveal any criminal history, pending litigation or ethical violations. The CFP board verifies all employment history, qualifications and disciplinary issues via FINRA's Central Registration Depository.

**Business Background:**

02/2022 - Present	Investment Adviser Representative Oak Harvest Investment Services
02/2022 - Present	Service Advisor Oak Harvest Financial Group
09/2020 - 02/2022	Private Wealth Management Specialist Merrill Lynch
06/2017 - 09/2020	Ultra High Net Worth Client Consultant

	Vanguard Inc
01/2016 - 05/2017	Internship Diversify, INC
11/2014 - 01/2016	Banker Mountain America Credit Union
09/2012 - 11/2014	Banker Wells Fargo
01/2012 - 09/2012	Server Texas De Brazil

### **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**

Dustin Humrich has a business organization called UNTD Energy which sells residential solar system since December 2020.

Dustin Humrich is a licensed insurance agent. This activity creates a conflict of interest since there is an incentive to recommend insurance products based on commissions or other benefits received from the insurance company, rather than on the client's needs. Additionally, the offer and sale of insurance products by supervised persons of Oak Harvest Investment Services are not made in their capacity as a fiduciary, and products are limited to only those offered by certain insurance providers. Oak Harvest Investment Services addresses this conflict of interest by requiring its supervised persons to act in the best interest of the client at all times, including when acting as an insurance agent. Oak Harvest Investment Services periodically reviews recommendations by its supervised persons to assess whether they are based on an objective evaluation of each client's risk profile and investment objectives rather than on the receipt of any commissions or other benefits. Oak Harvest Investment Services will disclose in advance how it or its supervised persons are compensated and will disclose conflicts of interest involving any advice or service 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 conditioned upon the selection of a second, distinctive tied product or service). No client is ever under any obligation to purchase any insurance product. Insurance products recommended by Oak Harvest Investment Services' supervised

persons may also be available from other providers on more favorable terms, and clients can purchase insurance products recommended through other unaffiliated insurance agencies.

#### **Item 5: Additional Compensation**

Mr. Humrich is a licensed insurance agent and appointed with various unaffiliated insurance carriers via our insurance agency Oak Harvest Insurance Services, LLC. He receives a commission or renewal payment from the issuer subsequent to a client's purchase of an insurance contract. Further information with regard to these other activities may be found in the directly above section "Other Business Activities." Whether they are serving a client in one or more capacities, Oak Harvest representatives 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. The offer and sale of Insurance products are not made in the associate's capacity as a fiduciary and is limited to providers that have agreements to sell with Oak Harvest Insurance Services. No client is ever obligated to purchase any insurance product. Insurance products may also be available from other providers on more favorable terms, but OHIS and its associates will always act in the best interests of the client.

#### **Item 6: Supervision**

As a representative of Oak Harvest Investment Services, Dustin Humrich is supervised by C. Nathan Kattner, the firm's Chief Compliance Officer. C. Nathan Kattner is responsible for ensuring that Dustin Humrich 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 C. Nathan Kattner is (281) 822-1350.

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

*Additional information about Dwane Joseph Bacak 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*

**Dwane Joseph Bacak**

Personal CRD Number: 2594022

Investment Adviser Representative

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

UPDATED: 3/21/2024

## Item 2: Educational Background and Business Experience

**Name:** Dwane Joseph Bacak

**Born:** 1972

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

#### **Education:**

Business Administration Finance, University of Texas at Austin - 1994

#### **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:**

09/2023 - Present	Investment Adviser Representative Oak Harvest Investment Services
09/2023 - Present	Director of Research Oak Harvest Investment Services
01/1995 - 07/2022	Global Head of Transaction Cost Analysis Invesco

### **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**

Dwane Joseph Bacak is not engaged in any investment-related business or occupation (other than this advisory firm). Dwane Joseph Bacak is the Chief Financial Officer at Cement Crafters

LLC. As Chief Financial Officer, he provides advisory support for his wife and son's furniture manufacturing venture. With a start date of March 23, he dedicates 8 hours monthly outside trading hours to the business, expecting no compensation from it.

#### **Item 5: Additional Compensation**

Dwane Joseph Bacak 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, Dwane Joseph Bacak is supervised by Nathan Kattner, the firm's Chief Compliance Officer. Nathan Kattner is responsible for ensuring that Dwane Joseph Bacak 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 Nathan Kattner is (281) 822-1350.

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

*Additional information about Edward J Rossi 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*

**Edward J Rossi**

Personal CRD Number: 2318022

Investment Adviser Representative

Oak Harvest Investment Services  
920 Memorial City Way Suite 150  
Houston, TX 77024  
2818221350 ext 223  
[ed@oakharvestfg.com](mailto:ed@oakharvestfg.com)

UPDATED: 01/11/2023

## Item 2: Educational Background and Business Experience

**Name:** Edward J Rossi      **Born:** 1969

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

#### **Education:**

BBA Finance, University of Houston - 1992

#### **Designations:**

##### **CFP® - Certified Financial Planner**

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.

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:

- i. 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
- ii. 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.

### **CRPC® - Chartered Retirement Planning Counselor<sup>SM</sup>**

- Successfully complete the program;
- Pass the final examination; and
- Comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct and Terms and Conditions. Applicants must also disclose of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed.
- Successful students receive a certificate and are granted the right to use the designation on correspondence and business cards for a two-year period.
- Continued use of the CRPC® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPC® designation by:
  - completing 16 hours of continuing education;
  - reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct; and
  - paying a biennial renewal fee

### **CMFC® - Chartered Mutual Fund Counselor**

- The CMFC designation is a professional designation awarded by the College for Financial Planning to financial services professionals who complete a study program and pass an exam covering mutual fund topics.
- All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process.

- Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

### **CTS - Certified Tax Specialist**

- Pass three exams; each one covers two of the six modules
- Complete one open-book case study (a one page set of facts based on a hypothetical client)
- Fill out a registration form and complete a student questionnaire
- Sign a code of ethics
- Candidates must have at least 2,000 hours of work experience in the financial services industry or a bachelor's degree from an accredited college or university.
- Designees must complete 15 hours of continuing education, reported once every year.

### **CES™ - Certified Estate and Trust Specialist™**

The CES™ designation expands your range of services to include estate planning and asset repositioning on behalf of your financial planning clients. With CES™ knowledge and strategies, you can offer expert guidance on:

- beneficiaries
- wills and probates
- retirement accounts, taxes, and trusts
- living trusts and control trusts
- incapacity, post-mortem guidelines, and funerals

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Candidate must meet one of the following requirements: Bachelor's degree or 2,000 hours of financial services work experience. Candidate must complete a Self-Study Program - (six modules. Candidate must take three exams and a case study. Candidate must complete 30 hours, every two years to satisfy their continuing education requirements.#

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### **CPWA® - Certified Private Wealth Advisor®**

- The CPWA designation signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for the professional designation, which is centered on private wealth management topics and strategies for high-net-worth clients. Prerequisites for the CPWA designation are: a Bachelor's degree from an accredited college or university or one of the following
- Designations or licenses: CIMA". CIMC ". CFA®. CFP®. ChFC". or CPA license; have an acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements and five years of experience in financial services or delivering services to high-net-worth clients. CPWA designees have completed a rigorous educational process that includes self-study requirements, an in-class education compo and successful completion of a comprehensive examinant on. CPWA designees are required at the University Of Chicago Booth School Of Business to IMCA's Code of Professional Responsibility and Rules and Guidelines for Use of the Marks. CPWA designees must report 40 hours of continuing

education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA).

### **NSSA Certification**

The NSSA certification is to educate advisors about Social Security, thereby increasing their value to clients. The NSSA® Certificate program begins where other higher priced programs end like RICP® and CFP®. We focus solely on Social Security education and incorporate client and advisor experiences in our education.

### **Business Background:**

01/2020 - Present	Investment Adviser Representative Oak Harvest Investment Services
01/2020 - Present	Licensed Insurance Agent Oak Harvest Insurance Services
07/2019 - 01/2020	Financial Planner Etrade
08/2016 - 07/2019	Planner Edelman Financial Engines
12/2010 - 07/2016	Financial Consultant Charles Schwab & Co. Inc.
01/2008 - 12/2010	Financial Consultant PNC 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**

Edward J Rossi is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. This activity involves 33% or less of his time during traditional business hours each month. Mr. Rossi is able to sell annuities, life, health, and long-term care coverage to interested parties through various unaffiliated insurance companies via our

insurance agency Oak Harvest Insurance Services, LLC. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Oak Harvest Investment Services always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any representative of Oak Harvest Investment Services in such individual's outside capacities.

#### **Item 5: Additional Compensation**

Edward J Rossi is a licensed insurance agent and appointed with various unaffiliated insurance carriers via our insurance agency Oak Harvest Insurance Services, LLC. He receives a commission or renewal payment from the issuer subsequent to a client's purchase of an insurance contract. Further information with regard to these other activities may be found in the directly above section "Other Business Activities." Whether they are serving a client in one or more capacities, Oak Harvest representatives 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. The offer and sale of Insurance products are not made in the associate's capacity as a fiduciary and is limited to providers that have agreements to sell with Oak Harvest Insurance Services. No client is ever obligated to purchase any insurance product. Insurance products may also be available from other providers on more favorable terms, but OHIS and its associates will always act in the best interests of the client.

#### **Item 6: Supervision**

As a representative of Oak Harvest Investment Services, Edward J Rossi is supervised by C. Nathan Kattner, the firm's Chief Compliance Officer. C. Nathan Kattner is responsible for ensuring that Edward J Rossi 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 C. Nathan Kattner is (713) 822-1350.



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

*Additional information about Elizabeth Anne Krog 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*

**Elizabeth Anne Krog**

Personal CRD Number: 6898004

Investment Adviser Representative

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

UPDATED: 06/24/2024

## Item 2: Educational Background and Business Experience

**Name:** Elizabeth Anne Krog      **Born:** 1990

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

#### **Education:**

Masters Social Work, University of Texas - 2014

#### **Designations:**

##### **CFP® - Certified Financial Planner**

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.

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:

- i. 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
- ii. 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.

### **NSSA Certification**

The NSSA certification is to educate advisors about Social Security, thereby increasing their value to clients. The NSSA® Certificate program begins where other higher priced programs end like RICP® and CFP®. We focus solely on Social Security education and incorporate client and advisor experiences in our education.

### **CTS – Certified Tax Specialist**

The Certified Tax Specialist Program is focused on the tax compliance requirements for individuals subject to estate and donor’s taxation, for property owners subject to capital gains and other property taxes, and for business owners in business and income taxation. In the program, the participants are guided in learning the fundamental principles, practical applications, and statutory compliance requirements. In order to obtain the Certified Tax Specialist designation, the participant must;

- Pass three exams; each one covers two of the six modules
- Complete one open-book case study (a one page set of facts based on a hypothetical client)
- Fill out a registration form and complete a student questionnaire
- Sign a code of ethics
- Candidates must have at least 2,000 hours of work experience in the financial services industry or a bachelor's degree from an accredited college or university.
- Designees must complete 15 hours of continuing education, reported once every year.

### **EA – Enrolled Agent**

Minimum Qualifications:

- Obtain a Personal Tax Identification Number (PTIN).
- Apply to take the SEE.
- Achieve passing scores on all three parts which cover every aspect of tax code.
- Apply for enrollment on Form 23.
- Undergo a background check prior to enrollment, which includes a review of your tax transcript. Failure to timely file or pay taxes can be grounds for denial of enrollment.

- Possess the experience outlined in Circular 230
- Apply for enrollment on Form 23.

**Business Background:**

02/2022 - Present	Investment Adviser Representative Oak Harvest Investment Services
02/2022 - Present	Financial Planner Oak Harvest Financial Group
03/2021 - 02/2022	Associate Planner Facet Wealth
01/2018 - 03/2021	Client Service Representative McKinney Capital Management
08/2012 - 08/2013	Post Adoption Counselor Great Wall China Adoption
01/2015 - 01/2018	Budget Analyst Legislative Budget Board
11/2014 - 01/2015	N/A Unemployed
08/2014 - 11/2014	Public Policy Fellow Texas CASA

**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**

Elizabeth Anne Krog is a licensed insurance agent. This activity creates a conflict of interest since there is an incentive to recommend insurance products based on commissions or other benefits received from the insurance company, rather than on the client’s needs. Additionally, the offer and sale of insurance products by supervised persons of Oak Harvest Investment Services are not made in their capacity as a fiduciary, and products are limited to only those offered by certain insurance providers. Oak Harvest Investment Services addresses this conflict of interest by requiring its supervised persons to act in the best interest of the client at all times,

including when acting as an insurance agent. Oak Harvest Investment Services periodically reviews recommendations by its supervised persons to assess whether they are based on an objective evaluation of each client's risk profile and investment objectives rather than on the receipt of any commissions or other benefits. Oak Harvest Investment Services will disclose in advance how it or its supervised persons are compensated and will disclose conflicts of interest involving any advice or service 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 conditioned upon the selection of a second, distinctive tied product or service). No client is ever under any obligation to purchase any insurance product. Insurance products recommended by Oak Harvest Investment Services' supervised persons may also be available from other providers on more favorable terms, and clients can purchase insurance products recommended through other unaffiliated insurance agencies. Elizabeth Anne Krog is a tax specialist. From time to time, she may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. Oak Harvest Investment Services always acts in the best interest of the client and clients always have the right to decide whether or not to utilize the services of any representative of Oak Harvest Investment Services in such individual's outside capacities.

#### **Item 5: Additional Compensation**

Elizabeth Anne Krog is a licensed insurance agent and appointed with various unaffiliated insurance carriers via our insurance agency Oak Harvest Insurance Services, LLC. He receives a commission or renewal payment from the issuer subsequent to a client's purchase of an insurance contract. Further information with regard to these other activities may be found in the directly above section "Other Business Activities." Whether they are serving a client in one or more capacities, Oak Harvest representatives 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. The offer and sale of Insurance products are not made in the associate's capacity as a fiduciary and is limited to providers that have agreements to sell with Oak Harvest Insurance Services. No client is ever obligated to purchase any insurance product. Insurance products may also be available from other providers on more favorable terms, but OHIS and its associates will always act in the best interests of the client.

#### **Item 6: Supervision**

As a representative of Oak Harvest Investment Services, Elizabeth Anne Krog is supervised by C. Nathan Kattner, the firm's Chief Compliance Officer. C. Nathan Kattner is responsible for ensuring that Elizabeth Anne Krog 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 C. Nathan Kattner is (281) 822-1350.

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

*Additional information about Eric Luan-Trong Nguyen 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*

**Eric Luan-Trong Nguyen**

Personal CRD Number: 6872918

Investment Adviser Representative

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

UPDATED: 10/27/2023

## Item 2: Educational Background and Business Experience

**Name:** Eric Luan-Trong Nguyen      **Born:** 1993

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

#### **Education:**

B.S Supply Chain and Logistics, University of Houston - 2015

#### **Designations:**

##### **CFP® - Certified Financial Planner**

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.

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:



- i. 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
- ii. 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.

**Business Background:**

03/2022 - Present	Investment Adviser Representative Oak Harvest Investment Services
03/2021 – 03/2023	Financial Consultant Fidelity Investments
01/2018 - 03/2021	AVP 49 Financial
09/2014 - 01/2018	Staff Associate Young Life
09/2012 - 01/2016	Server/Trainer Pappas Restaurants Inc.
08/2011 - 12/2015	Student University of Houston

**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**

Eric Luan-Trong Nguyen is a licensed insurance agent. This activity creates a conflict of interest since there is an incentive to recommend insurance products based on commissions or other benefits received from the insurance company, rather than on the client’s needs. Additionally,

the offer and sale of insurance products by supervised persons of Oak Harvest Investment Services are not made in their capacity as a fiduciary, and products are limited to only those offered by certain insurance providers. Oak Harvest Investment Services addresses this conflict of interest by requiring its supervised persons to act in the best interest of the client at all times, including when acting as an insurance agent. Oak Harvest Investment Services periodically reviews recommendations by its supervised persons to assess whether they are based on an objective evaluation of each client's risk profile and investment objectives rather than on the receipt of any commissions or other benefits. Oak Harvest Investment Services will disclose in advance how it or its supervised persons are compensated and will disclose conflicts of interest involving any advice or service 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 conditioned upon the selection of a second, distinctive tied product or service). No client is ever under any obligation to purchase any insurance product. Insurance products recommended by Oak Harvest Investment Services' supervised persons may also be available from other providers on more favorable terms, and clients can purchase insurance products recommended through other unaffiliated insurance agencies.

#### **Item 5: Additional Compensation**

Eric Luan-Trong Nguyen 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. Eric Luan-Trong Nguyen is a licensed insurance agent and appointed with various unaffiliated insurance carriers via our insurance agency Oak Harvest Insurance Services, LLC. He receives a commission or renewal payment from the issuer subsequent to a client's purchase of an insurance contract. Further information with regard to these other activities may be found in the directly above section "Other Business Activities." Whether they are serving a client in one or more capacities, Oak Harvest representatives 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. The offer and sale of Insurance products are not made in the associate's capacity as a fiduciary and is limited to providers that have agreements to sell with Oak Harvest Insurance Services. No client is ever obligated to purchase any insurance product. Insurance products may also be available from other providers on more favorable terms, but OHIS and its associates will always act in the best interests of the client.

#### **Item 6: Supervision**

As a representative of Oak Harvest Investment Services, Eric Luan-Trong Nguyen is supervised by Nathan Kattner, the firm's Chief Compliance Officer. Nathan Kattner is responsible for

ensuring that Eric Luan-Trong Nguyen 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 Nathan Kattner is (281) 822-1350.

*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)

UPDATED: July 11, 2022

## 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 C. Nathan Kattner, the firm's Chief Compliance Officer. C. Nathan Kattner 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 C. Nathan Kattner is (281) 822-1350.

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

*Additional information about Janice Jacqueline Whitten 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*

**Janice Jacqueline Whitten**

Personal CRD Number: 2882019

Investment Adviser Representative

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

UPDATED: 10/27/2023

## Item 2: Educational Background and Business Experience

**Name:** Janice Jacqueline Whitten                      **Born:** 1973

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

#### **Education:**

Bachelor of Arts Biology, University of Texas- Austin - 1995

#### **Designations:**

##### **CFP® - Certified Financial Planner**

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.

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:



- i. 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
- ii. 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.

### **Business Background:**

05/2023 - Present	Investment Adviser Representative Oak Harvest Investment Services
05/2023 - Present	Financial Advisor Oak Harvest Financial Group
08/2019 - 05/2023	Relationship Manager Intrua Financial
04/1997 - 05/2019	Internal Sales Consultant Invesco

### **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**

Janice Jacqueline Whitten is a licensed insurance agent. This activity creates a conflict of interest since there is an incentive to recommend insurance products based on commissions or other benefits received from the insurance company, rather than on the client’s needs. Additionally, the offer and sale of insurance products by supervised persons of Oak Harvest Investment Services are not made in their capacity as a fiduciary, and products are limited to only those offered by certain insurance providers. Oak Harvest Investment Services addresses this conflict of interest by requiring its supervised persons to act in the best interest of the client at all times, including when acting as an insurance agent. Oak Harvest Investment Services periodically reviews recommendations by its supervised persons to assess whether they are based on an

objective evaluation of each client's risk profile and investment objectives rather than on the receipt of any commissions or other benefits. Oak Harvest Investment Services will disclose in advance how it or its supervised persons are compensated and will disclose conflicts of interest involving any advice or service 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 conditioned upon the selection of a second, distinctive tied product or service). No client is ever under any obligation to purchase any insurance product. Insurance products recommended by Oak Harvest Investment Services' supervised persons may also be available from other providers on more favorable terms, and clients can purchase insurance products recommended through other unaffiliated insurance agencies.

#### **Item 5: Additional Compensation**

Janice Jacqueline Whitten is a licensed insurance agent and appointed with various unaffiliated insurance carriers via our insurance agency Oak Harvest Insurance Services, LLC. She receives a commission or renewal payment from the issuer subsequent to a client's purchase of an insurance contract. Further information with regard to these other activities may be found in the directly above section "Other Business Activities." Whether they are serving a client in one or more capacities, Oak Harvest representatives 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. The offer and sale of Insurance products are not made in the associate's capacity as a fiduciary and is limited to providers that have agreements to sell with Oak Harvest Insurance Services. No client is ever obligated to purchase any insurance product. Insurance products may also be available from other providers on more favorable terms, but OHIS and its associates will always act in the best interests of the client.

#### **Item 6: Supervision**

As a representative of Oak Harvest Investment Services, Janice Jacqueline Whitten is supervised by Nathan Kattner, the firm's Chief Compliance Officer. Nathan Kattner is responsible for ensuring that Janice Jacqueline Whitten 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 Nathan Kattner is (281) 822-1350.

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

*Additional information about Marcel John Kelley 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*

**Marcel John Kelley**

Personal CRD Number: 6609960

Investment Adviser Representative

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

UPDATED: 01/19/2024

## Item 2: Educational Background and Business Experience

**Name:** Marcel John Kelley

**Born:** 1989

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

#### **Education:**

Bachelor of Science Economics, Oregon State University - 2015

#### **Business Background:**

01/2024 - Present	Investment Adviser Representative Oak Harvest Investment Services, LLC
05/2008 - Present	Maritime Law Enforcement U.S. Coast Guard Reserves
06/2022 - 12/2023	Financial Advisor Gregory Ricks & Associates
02/2016 - 05/2022	Financial Advisor Ameriprise Financial
11/2014 - 02/2016	Store Manager CVS Pharmacy
10/2013 - 11/2014	Loss Prevention Associate Belk

### **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**

Marcel John Kelley is a licensed insurance agent. This activity creates a conflict of interest since there is an incentive to recommend insurance products based on commissions or other benefits received from the insurance company, rather than on the client's needs. Additionally, the offer and sale of insurance products by supervised persons of Oak Harvest Investment Services are not made in their capacity as a fiduciary, and products are limited to only those offered by

certain insurance providers. Oak Harvest Investment Services addresses this conflict of interest by requiring its supervised persons to act in the best interest of the client at all times, including when acting as an insurance agent. Oak Harvest Investment Services periodically reviews recommendations by its supervised persons to assess whether they are based on an objective evaluation of each client's risk profile and investment objectives rather than on the receipt of any commissions or other benefits. Oak Harvest Investment Services will disclose in advance how it or its supervised persons are compensated and will disclose conflicts of interest involving any advice or service 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 conditioned upon the selection of a second, distinctive tied product or service). No client is ever under any obligation to purchase any insurance product. Insurance products recommended by Oak Harvest Investment Services' supervised persons may also be available from other providers on more favorable terms, and clients can purchase insurance products recommended through other unaffiliated insurance agencies.

#### **Item 5: Additional Compensation**

Marcel John Kelley is a licensed insurance agent and appointed with various unaffiliated insurance carriers via our insurance agency Oak Harvest Insurance Services, LLC. He receives a commission or renewal payment from the issuer subsequent to a client's purchase of an insurance contract. Further information with regard to these other activities may be found in the directly above section "Other Business Activities." Whether they are serving a client in one or more capacities, Oak Harvest representatives 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. The offer and sale of Insurance products are not made in the associate's capacity as a fiduciary and is limited to providers that have agreements to sell with Oak Harvest Insurance Services. No client is ever obligated to purchase any insurance product. Insurance products may also be available from other providers on more favorable terms, but OHIS and its associates will always act in the best interests of the client.

#### **Item 6: Supervision**

As a representative of Oak Harvest Investment Services, LLC, Marcel John Kelley is supervised by Nathan Kattner, the firm's Chief Compliance Officer. Nathan Kattner is responsible for ensuring that Marcel John Kelley 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 Nathan Kattner is (281) 822-1350.

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

*Additional information about Michael Stuart 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*

**Michael Stuart**

Personal CRD Number: 2354107

Investment Adviser Representative

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

UPDATED: 06/4/2024

## Item 2: Educational Background and Business Experience

**Name:** Michael Stuart

**Born:** 1971

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

#### **Education:**

BA Economics, Bates College - 1993

#### **Designations:**

##### **CFP® - Certified Financial Planner**

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- 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.

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- i. 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
- ii. 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.

### **Business Background:**

08/2023 - Present	Investment Adviser Representative Oak Harvest Investment Services
08/2023 - Present	Chief Sales Officer Oak Harvest Financial Group
06/2019 - 08/2023	Chief Operating Officer Lifestyle Financial Advisors
08/1993 - 03/2019	Market Leader Fidelity 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**

Michael Stuart works at Mary Queen Catholic Church as Finance Council Co-Chair

### **Item 5: Additional Compensation**

Michael Stuart 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, Michael Stuart is supervised by Nathan Kattner, the firm's Chief Compliance Officer. Nathan Kattner is responsible for ensuring that Michael Stuart 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 Nathan Kattner is (281) 822-1350.

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

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



**Oak Harvest Investment Services, LLC**  
Form ADV Part 2B – Individual Disclosure Brochure

*for*

**Nicholas Blake Ryan**  
Personal CRD Number: 7350997  
Investment Adviser Representative

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

UPDATED: 06/24/2024

**Item 2: Educational Background and Business Experience**

**Name:** Nicholas Blake Ryan                      **Born:** 1998

**Educational Background and Professional Designations:**

**Education:**

Bachelors Finance & Economics, University of Alabama - 2020

**Business Background:**

06/2024 - Present	Investment Adviser Representative Oak Harvest Investment Services, LLC
06/2024 - Present	Associate Planner Oak Harvest Financial Group
03/2024 – 05/2024	Financial Associate 49 Financial
01/2004 – 12/2020	Student Highschool through College

**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**

Nicholas Blake Ryan is a licensed insurance agent. This activity creates a conflict of interest since there is an incentive to recommend insurance products based on commissions or other benefits received from the insurance company, rather than on the client’s needs. Additionally, the offer and sale of insurance products by supervised persons of Oak Harvest Investment Services are not made in their capacity as a fiduciary, and products are limited to only those offered by certain insurance providers. Oak Harvest Investment Services addresses this conflict of interest by requiring its supervised persons to act in the best interest of the client at all times, including when acting as an insurance agent. Oak Harvest Investment Services periodically reviews recommendations by its supervised persons to assess whether they are based on an objective evaluation of each client’s risk profile and investment objectives rather than on the

receipt of any commissions or other benefits. Oak Harvest Investment Services will disclose in advance how it or its supervised persons are compensated and will disclose conflicts of interest involving any advice or service 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 conditioned upon the selection of a second, distinctive tied product or service). No client is ever under any obligation to purchase any insurance product. Insurance products recommended by Oak Harvest Investment Services' supervised persons may also be available from other providers on more favorable terms, and clients can purchase insurance products recommended through other unaffiliated insurance agencies.

#### **Item 5: Additional Compensation**

Mr. Ryan is a licensed insurance agent and appointed with various unaffiliated insurance carriers via our insurance agency Oak Harvest Insurance Services, LLC. He receives a commission or renewal payment from the issuer subsequent to a client's purchase of an insurance contract. Further information with regard to these other activities may be found in the directly above section "Other Business Activities." Whether they are serving a client in one or more capacities, Oak Harvest representatives 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. The offer and sale of Insurance products are not made in the associate's capacity as a fiduciary and is limited to providers that have agreements to sell with Oak Harvest Insurance Services. No client is ever obligated to purchase any insurance product. Insurance products may also be available from other providers on more favorable terms, but OHIS and its associates will always act in the best interests of the client.

#### **Item 6: Supervision**

As a representative of Oak Harvest Investment Services, LLC, Nicholas Blake Ryan is supervised by Mike Stuart, the firm's Chief Compliance Officer. Mike Stuart is responsible for ensuring that Nicholas Blake Ryan 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 Mike Stuart is (281) 822-1350.

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

*Additional information about Nicole May Riney 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*

**Nicole May Riney**

Personal CRD Number: 7206973

Investment Adviser Representative

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

UPDATED: 07/11/2022

## Item 2: Educational Background and Business Experience

**Name:** Nicole May Riney                      **Born:** 1982

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

#### **Education:**

Bachelor of Science Communications, Weber State University - 2005

#### **Designations:**

##### **CFP® - Certified Financial Planner**

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.

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:

- i. 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
- ii. 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.

### **CTS – Certified Tax Specialist**

The Certified Tax Specialist Program is focused on the tax compliance requirements for individuals subject to estate and donor’s taxation, for property owners subject to capital gains and other property taxes, and for business owners in business and income taxation. In the program, the participants are guided in learning the fundamental principles, practical applications, and statutory compliance requirements. In order to obtain the Certified Tax Specialist designation, the participant must;

- Pass three exams; each one covers two of the six modules
- Complete one open-book case study (a one page set of facts based on a hypothetical client)
- Fill out a registration form and complete a student questionnaire
- Sign a code of ethic
- Candidates must have at least 2,000 hours of work experience in the financial services industry or a bachelor's degree from an accredited college or university.
- Designees must complete 15 hours of continuing education, reported once every year.

### **Business Background:**

11/2019 - Present	Investment Adviser Representative Oak Harvest Investment Services
11/2019 - Present	Financial Advisor Oak Harvest Financial Group
02/2009 - 11/2019	Financial Counselor Houston Municipal Employees Pension System

### **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**

Nicole May Riney is a licensed insurance agent. From time to time, she will offer clients advice or products from those activities. This activity involves 33% or less of his time during traditional business hours each month. Nicole May Riney is able to sell annuities, life, health, and long-term care coverage to interested parties through various unaffiliated insurance companies via our insurance agency Oak Harvest Insurance Services, LLC. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Oak Harvest Investment Services always acts in the best interest of the client, including the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any representative of Oak Harvest Investment Services in such individual's outside capacities.

#### **Item 5: Additional Compensation**

Nicole May Riney is a licensed insurance agent and appointed with various unaffiliated insurance carriers via our insurance agency Oak Harvest Insurance Services, LLC. She receives a commission or renewal payment from the issuer subsequent to a client's purchase of an insurance contract. Further information with regard to these other activities may be found in the directly above section "Other Business Activities." Whether they are serving a client in one or more capacities, Oak Harvest representatives 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. The offer and sale of Insurance products are not made in the associate's capacity as a fiduciary and is limited to providers that have agreements to sell with Oak Harvest Insurance Services. No client is ever obligated to purchase any insurance product. Insurance products may also be available from other providers on more favorable terms, but OHIS and its associates will always act in the best interests of the client.

#### **Item 6: Supervision**

As a representative of Oak Harvest Investment Services, Nicole May Riney is supervised by C. Nathan Kattner, the firm's Chief Compliance Officer. C. Nathan Kattner is responsible for ensuring that Nicole May Riney 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 C. Nathan Kattner is (281) 822-1350.



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

*Additional information about Ryan Patrick 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*

**Ryan Patrick Kenney**

Personal CRD Number: 7226953

Investment Adviser Representative

Oak Harvest Investment Services  
920 Memorial City Way Suite 150  
Houston, TX 77024  
(832) 822-1350  
[ryan@oakharvestfg.com](mailto:ryan@oakharvestfg.com)

UPDATED: 07/11/2022

**Item 2: Educational Background and Business Experience**

**Name:** Ryan Patrick Kenney      **Born:** 1984

**Educational Background and Professional Designations:**

**Education:**

Bachelor of Science Social Science, Kansas State University - 2009

**Business Background:**

01/2020 - Present	Investment Adviser Representative Oak Harvest Investment Services
01/2020 - Present	Licensed Insurance Agent Oak Harvest Insurance Services
06/2019 - 01/2020	Director of Development Boys and Girls Country of Houston
11/2018 - 03/2019	Director of Development Rice University
08/2015 - 11/2018	Director of Development University of Houston
02/2012 - 08/2015	Development Officer Kansas State University Foundation
02/2011 - 05/2012	Patient Care Specialist Gerimedical Inc.
02/2010 - 02/2011	Territory Sales Manager PPG Industries

**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**

Ryan Patrick Kenney is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. This activity involves 33% or less of his time during traditional business hours each month. Ryan Patrick Kenney is able to sell annuities, life, health, and long-term care coverage to interested parties through various unaffiliated insurance companies via our insurance agency Oak Harvest Insurance Services, LLC. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Oak Harvest Investment Services always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any representative of Oak Harvest Investment Services in such individual's outside capacities.

#### **Item 5: Additional Compensation**

Ryan Patrick Kenney is a licensed insurance agent and appointed with various unaffiliated insurance carriers via our insurance agency Oak Harvest Insurance Services, LLC. He receives a commission or renewal payment from the issuer subsequent to a client's purchase of an insurance contract. Further information with regard to these other activities may be found in the directly above section "Other Business Activities." Whether they are serving a client in one or more capacities, Oak Harvest representatives 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. The offer and sale of Insurance products are not made in the associate's capacity as a fiduciary and is limited to providers that have agreements to sell with Oak Harvest Insurance Services. No client is ever obligated to purchase any insurance product. Insurance products may also be available from other providers on more favorable terms, but OHIS and its associates will always act in the best interests of the client.

#### **Item 6: Supervision**

As a representative of Oak Harvest Investment Services, Ryan Patrick Kenney is supervised by C. Nathan Kattner, the firm's Chief Compliance Officer. C. Nathan Kattner is responsible for ensuring that Ryan Patrick 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 C. Nathan Kattner is (832) 822-1350.

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

*Additional information about Susan Bari Malone 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*

**Susan Bari Malone**

Personal CRD Number: 2206953

Investment Adviser Representative

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

UPDATED: 10/27/2023

## Item 2: Educational Background and Business Experience

**Name:** Susan Bari Malone                      **Born:** 1966

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

#### **Education:**

Master of Business Administration International Finance, New York University - 1995

Bachelor of Science Managerial Economics with minor in Industrial Management, Carnegie Mellon University - 1988

#### **Designations:**

##### **CFP® - Certified Financial Planner**

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- 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.

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- ii. 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.

**Business Background:**

07/2023 - Present	Investment Adviser Representative Oak Harvest Investment Services
02/2021 - Present	Associate Planner Oak Harvest Financial Group
02/2017 - 01/2023	Independent Sales Rep Doterra International LLC
09/2018 - 01/2023	Independent Sales Rep Anthology Brands
08/2013 - 02/2017	NA Stay at Home Mom

**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**

Susan Bari Malone is a licensed insurance agent. This activity creates a conflict of interest since there is an incentive to recommend insurance products based on commissions or other benefits received from the insurance company, rather than on the client's needs. Additionally, the offer and sale of insurance products by supervised persons of Oak Harvest Investment Services are not made in their capacity as a fiduciary, and products are limited to only those offered by certain insurance providers. Oak Harvest Investment Services addresses this conflict of interest by requiring its supervised persons to act in the best interest of the client at all times, including when acting as an insurance agent. Oak Harvest Investment Services periodically reviews recommendations by its supervised persons to assess whether they are based on an objective evaluation of each client's risk profile and investment objectives rather than on the receipt of any commissions or other benefits. Oak Harvest Investment Services will disclose in advance how it or its supervised persons are compensated and will disclose conflicts of interest involving any advice or service 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 conditioned upon the selection of a second, distinctive tied product or service). No client is ever under any obligation to purchase any insurance product. Insurance products recommended by Oak Harvest Investment Services' supervised persons may also be available from other providers on more favorable terms, and clients can purchase insurance products recommended through other unaffiliated insurance agencies.

#### **Item 5: Additional Compensation**

Susan Bari Malone is a licensed insurance agent and appointed with various unaffiliated insurance carriers via our insurance agency Oak Harvest Insurance Services, LLC. She receives a commission or renewal payment from the issuer subsequent to a client's purchase of an insurance contract. Further information with regard to these other activities may be found in the directly above section "Other Business Activities." Whether they are serving a client in one or more capacities, Oak Harvest representatives 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. The offer and sale of Insurance products are not made in the associate's capacity as a fiduciary and is limited to providers that have agreements to sell with Oak Harvest Insurance Services. No client is ever obligated to purchase any insurance product. Insurance products may also be available from other providers on more favorable terms, but OHIS and its associates will always act in the best interests of the client.

#### **Item 6: Supervision**

As a representative of Oak Harvest Investment Services, Susan Bari Malone is supervised by Nathan Kattner, the firm's Chief Compliance Officer. Nathan Kattner is responsible for ensuring that Susan Bari Malone 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 Nathan Kattner is (281) 822-1350.



*This brochure supplement provides information about Tavis Gannon Parkerson Jr that supplements the Oak Harvest Investment Services brochure. You should have received a copy of that brochure. Please contact Tavis Gannon Parkerson Jr 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 Tavis Gannon Parkerson Jr 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*

**Tavis Gannon Parkerson Jr**

Personal CRD Number: 7366185

Investment Adviser Representative

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

DATED: 02/07/2025

## Item 2: Educational Background and Business Experience

**Name:** Tavis Gannon Parkerson Jr

**Born:** 1999

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

#### **Education:**

Bachelor of Science in Agribusiness, Texas A&M University - 2021

Masters Financial Management, Texas A&M University - 2022

#### **Business Background:**

09/2023 - Present	Investment Adviser Representative Oak Harvest Investment Services
09/2023 - Present	Associate Financial Planner Oak Harvest Investment Services
01/2023 - 08/2023	Registered Representative Newedge Securities Inc
01/2023 - 08/2023	Registered Investment Representative NewEdge Advisors
06/2022 - 01/2023	Financial Advisor Rethink Wealth
06/2022 - 01/2023	Agent Guardian Life Insurance Company
06/2022 - 01/2023	Registered Representative Park Avenue Securities
08/2018 - 06/2022	Student Texas A&M University
08/2014 - 08/2018	Student Katy High School
09/2013 - 08/2014	Student Woodcreek Junior High School

### **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**

Tavis Gannon Parkerson Jr is a licensed insurance agent. This activity creates a conflict of interest since there is an incentive to recommend insurance products based on commissions or other benefits received from the insurance company, rather than on the client's needs. Additionally, the offer and sale of insurance products by supervised persons of Oak Harvest Investment Services are not made in their capacity as a fiduciary, and products are limited to only those offered by certain insurance providers. Oak Harvest Investment Services addresses this conflict of interest by requiring its supervised persons to act in the best interest of the client at all times, including when acting as an insurance agent. Oak Harvest Investment Services periodically reviews recommendations by its supervised persons to assess whether they are based on an objective evaluation of each client's risk profile and investment objectives rather than on the receipt of any commissions or other benefits. Oak Harvest Investment Services will disclose in advance how it or its supervised persons are compensated and will disclose conflicts of interest involving any advice or service 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 conditioned upon the selection of a second, distinctive tied product or service). No client is ever under any obligation to purchase any insurance product. Insurance products recommended by Oak Harvest Investment Services' supervised persons may also be available from other providers on more favorable terms, and clients can purchase insurance products recommended through other unaffiliated insurance agencies.

### **Item 5: Additional Compensation**

Tavis Gannon Parkerson Jr is a licensed insurance agent and appointed with various unaffiliated insurance carriers via our insurance agency Oak Harvest Insurance Services, LLC. He receives a commission or renewal payment from the issuer subsequent to a client's purchase of an insurance contract. Further information with regard to these other activities may be found in the directly above section "Other Business Activities." Whether they are serving a client in one or more capacities, Oak Harvest representatives will disclose in advance how they are being compensated and if there is a conflict of interest involving any advice or service being provided.

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obligated to purchase any insurance product. Insurance products may also be available from other providers on more favorable terms, but OHIS and its associates will always act in the best interests of the client.

#### **Item 6: Supervision**

As a representative of Oak Harvest Investment Services, Tavis Gannon Parkerson Jr is supervised by Nathan Kattner, the firm's Chief Compliance Officer. Nathan Kattner is responsible for ensuring that Tavis Gannon Parkerson Jr 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 Nathan Kattner is (281) 822-1350.