



**HARVEST**  
INVESTMENT SERVICES

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### **FORM ADV PART 2B BROCHURE SUPPLEMENT**

This brochure supplement provides information about Donald G. Flenniken that supplements the Harvest Investment Services, LLC brochure. You should have received a copy of that brochure. Contact us at 630-613-9230 if you did not receive Harvest Investment Services, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Donald G. Flenniken (CRD # 1443685) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

### Donald G. Flenniken, CFP, CEPP

*Year of Birth:* 1950

*Formal Education After High School:*

- New Mexico State University, None General, 6/1969 - 6/1970

*Business Background:*

- Harvest Investment Services, LLC, Investment Adviser Representative, 6/2012 - Present
- Columbus Life Insurance Co., General Agent, 3/1986 - Present
- Self Employed/Insurance Agent, , 7/1977 - Present
- ProEquities, Inc., Registered Representative, 1/2002 - 12/2017

*Certifications:* **CFP, CEPP**

**The CERTIFIED FINANCIAL PLANNER™, CFP®** and federally registered CFP® (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination - Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics - Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services

at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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

### **Chartered Estate Planning Professional, CEPP**

Issued by the Estate Planning Institute representatives holding this designation have been exposed to all aspects of estate and generational planning.

## **Item 3 Disciplinary Information**

I have been involved in a proceeding of a regulator. The details are as follows: In 1981 I received a \$1000 fine by the State of Michigan Insurance Bureau for replacing life insurance policies without the proper replacement forms. I did not do this intentionally but after paying the fine I am now well aware of the law and I live within its bounds. The charges were from a Life Insurance company and never from a client. My General Agent at the time negotiated the fine and advised me to settle. I had no direct contact with the State of Michigan Insurance Bureau at that time. My license was never revoked or suspended.

## **Item 4 Other Business Activities**

Donald G. Flenniken is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Flenniken for insurance related activities. This presents a conflict of interest because Mr. Flenniken may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

## **Item 5 Additional Compensation**

Refer to the *Other Business Activities* section above for disclosures on Mr. Flenniken's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Harvest Investment Services, LLC's firm brochure for additional disclosures on this topic.

## **Item 6 Supervision**

Frederick A. Newell, Chief Compliance Officer, is responsible for supervising the advisory activities of Donald G. Flenniken. Frederick A. Newell can be reached at (630) 613-9230.

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Harvest Investment Services, LLC, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.