



**HARVEST**  
INVESTMENT SERVICES

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

This brochure supplement provides information about Kenneth J. Wilkinson 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 Kenneth J. Wilkinson (CRD # 2504136) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

### **Kenneth J. Wilkinson, CEP, CSA, RFC**

*Year of Birth:* 1941

#### *Formal Education After High School:*

- Cal State University East Bay, BS Finance, 9/1963 - 6/1967
- Stafford University, MS Business & Financial Planning, 9/2000 - 6/2001

#### *Business Background:*

- Harvest Investment Services, LLC, Investment Adviser Representative, 6/2012 - Present
- Wilkinson Insurance Agency, CEO/General Agent, 12/2000 - Present
- Spectrum Synergy Group LLC, CEO/Consultant, 3/2000 - Present
- ProEquities, Inc., Registered Representative, 12/2000 - 12/2017
- ProEquities, Inc., Investment Adviser Representative, 8/2004 - 12/2017

*Certifications:* **CEP, CSA, RFC**

### **Certified Estate Planner (CEP)**

This designation is issued by the National Institute of Certified Estate Planners (NICEP). A prerequisite is that an individual must hold a valid current license in either the financial, legal, or tax profession. The educational component for the CEP is completed through an interactive discussion of the course highlights done either live or online, in combination with reading and understanding significant self study materials. An applicant is expected to spend a minimum of 40 hours on the educational component of the program. The applicant must pass a qualifying exam, which is composed of 100 multiple choice questions, worded in such a way that the applicant must have a competent grasp of the subject matter. A minimum score of 70% is required for passing. Exams must be proctored by another licensed professional who is neither related to you or under your employ or influence. An individual is required to undergo eight hours of continuing education (in the area of estate planning) every two years and must adhere to the NICEP professional code of ethics which requires: model business behavior, compliance with State and Federal licensing authorities, compliance with represented professional companies and organizations, proper notification procedures, and submission to the findings and rulings of the NICEP with regard to the continued use of any certification which is conferred by the NICEP.

### **Certified Senior Advisors (CSA)**

Certified Senior Advisors have supplemented their individual professional licenses, credentials and education with knowledge about aging and working with seniors. The CSA designation requires that the candidate: Complete of the SCSA Information Profile and Disclosure Questionnaire; Pass a background check; Complete the CSA's Role, Rules and Responsibilities (CSA Code of Professional Responsibility) online module and sign the CSA Code of Professional Responsibility and SCSA Membership Rules; and, Pass the CSA examination.

As part of the Information Profile and Disclosure Questionnaire, applicants must legally attest with their signature that they meet one of following education/experience options to become designated: (1) A combination of education and experience working with seniors: Completion of the SCSA educational course or its equivalent and one year of paid work experience or 50 hours of volunteer experience within the last three years; OR (2) Experience working with seniors: Two years of paid work experience or 100 hours of volunteer experience (within the last three years); OR Education related to seniors: Completion of a certificate or degree program, in a field related to working with seniors, from an accredited college or university.

Certification is awarded for a period of one year. Renewal is required annually, with recertification required every three years. Prior to January 1, 2011 CSAs are required to earn 18 CSA Continuing Education (CSA CE) credits every three years. Effective January 1, 2011 CSAs are required to earn 30 CSA Continuing Education (CSA CE) credits every three years. To be eligible for credit all CSA CE course topics must be directly related to seniors and/or ethical issues.

### **Registered Fiduciary® (RF®)**

DALBAR, Inc. has created and acts as registrar for the Registered Fiduciary® and RF® designation. As registrar, DALBAR certifies and authorizes the use of these designations. The Registered Fiduciary® and RF® are trademarks of DALBAR.

A background check is performed on each RF® candidate to establish that there are no incidents in the past that would compromise the integrity of the designation or cause concern for a reasonable person that relies on that designee. The background check is repeated annually in order to continue using the RF® designation.

RF® candidates must have the academic credentials and licenses that are required to provide the services that are offered by the candidate. The RF® designation is added to existing credentials to indicate the candidate's fiduciary competence in addition to previously established capabilities.

RF® candidates, unless exempted by existing knowledge, are required to undergo RF® fiduciary training and at least one specialty training by an RF® qualified training organization ("QTO"). Training for qualified professionals typically requires 15 to 20 hours, depending on the training organization and specialty. RF® QTOs are authorized to train RF® candidates and successful completion of their courses permits a candidate to apply for the RF® validation to be an RF® designee.

The changing requirements of the marketplace, regulations and technology require that financial professionals with the RF® designation remain current with new developments. RF® QTOs are required to provide continuing education and RF® designees are required to take continuing education courses in their specialty areas. The actual time spent in continuing education depends on the volume of applicable changes taking place.

RF® designees are required to renew their designations annually. Renewals require designees to provide evidence of maintaining a continuing education program and the background check is repeated.

Every five years, designees repeat a proctored examination.

### **Registered Financial Consultant (RFC)**

This designation is issued by the International Association of Registered Financial Consultants (IARFC) and is granted to individuals who have met all of the following requirements: (a) possess an undergraduate or graduate financial planning degree, or has earned one of the following designations: AAMS, AEP, CEP, CFA, CFP®, ChFC®, CLU®, CPA, EA, LUTC, MS, MBA, JD, Ph.D, or completed a CFP® equivalent, IARFC-approved college curriculum; (b) if operating on a commission basis, must meet licensing requirements for securities and life and health insurance; if operating strictly as fee-only and not licensed, then must be registered as an investment adviser, and (c) four years full time experience as a financial planning practitioner or educator in the field of financial planning or financial services. The individual must complete approved college curriculum in personal financial planning or an IARFC self-study course (with a final certification examination). The individual is required to take 40 hours of continuing education in the field of personal finance and professional practice management

every year, must complete an IARFC approved CE course or curriculum on operational ethics and standards of conduct every two years, and must provide evidence that the member can produce a high-quality personal financial plan.

### **Item 3 Disciplinary Information**

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Kenneth J. Wilkinson has no required disclosures under this item.

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

Kenneth J. Wilkinson has an ownership interest in Wilkinson Insurance Agency, a licensed insurance agency, and is also separately licensed as an independent insurance agent. In this capacity, Mr. Wilkinson may effect transactions in insurance products for 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 Wilkinson Insurance Agency and/or Mr. Wilkinson for insurance related activities. This presents a conflict of interest because Mr. Wilkinson 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. Wilkinson'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 Kenneth J. Wilkinson. 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.