



HARVEST
INVESTMENT SERVICES

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FORM ADV PART 2B BROCHURE SUPPLEMENT

This brochure supplement provides information about Kristine J. Witherow 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 Kristine J. Witherow (CRD # 2890576) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Kristine J. Witherow

Year of Birth: 1965

Formal Education After High School:

- University of Pittsburgh, BA German Studies with a Minor in Economics and a Minor in Psychology, 1987

Business Background:

- Harvest Investment Services, LLC, Investment Adviser Representative, 4/2016 - Present
- Bankers Life Securities, Inc., Registered Representative, 1/2016 - 03/2016
- Bankers Life and Casualty, Insurance Sales Rep, 5/2010 - 03/2016
- ProEquities, Inc., Investment Adviser Representative/Registered Representative, 5/2010 - 1/2016

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. Ms. Kristine J. Witherow has no required disclosures under this item.

Item 4 Other Business Activities

Kristine J. Witherow is separately licensed as an independent insurance agent. In this capacity, she can effect transactions in insurance products for her 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 Ms. Witherow for insurance related activities. This presents a conflict of interest because Ms. Witherow 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 Ms. Witherow's receipt of additional compensation as a result of her 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 Kristine J. Witherow. 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.