



Harvest Capital Advisors
A Financial Advocacy Firm

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Advocates for All Things Financial

Harvest Capital Advisors Is Dedicated to Growing and Harvesting Your Life's Work

Every financial advisory firm wants to help you make money. That is what they do, and that is what they strive to be good at. Not many firms will also take on all of the financial issues that can derail the growth of a secure financial structure. There is more to planning your future than choosing investments and hoping for a benevolent market that lasts for the rest of your life.

"There are many 'systems' that are in conflict with your financial welfare," says Rob Abbott, principal of Harvest Capital Advisors. "These systems include Social Security and Medicare, Medicaid, the insurance industry, the legal system, the education industry, credit and banking, tax agencies, and, not least, the investment industry. These systems have created bureaucracies that must feed their own employees and investors before they provide services to those who need and depend on them."

Taking Matters Into Their Own Hands

Harvest's staff is dedicated to managing this environment. "We've built our own system to address all the others," says Abbott. "Drawing on our staff's expertise and that of a wide network of independent advocates, we apply knowledge and experience to ensure your access to your rightful benefits. We have the time, energy, resources and, most of all, the patience to resolve many of the conflicts and obstacles

inherent in each system you encounter in your daily life.

"Moreover, we do not just tell you what to do; we get involved – contacting, even meeting with decision makers who influence your outcomes. We think it is crucial to manage the potential damage that can be inflicted on your savings. Excessive fees, incomplete services,



overlooked retirement and health benefits, missing or duplicate insurance coverages, and reactive tax filings can combine to reduce your net worth's annual growth rate by 2 percent or more, offsetting as much as one-quarter of your investment returns."

Harvest's staff will assist in sourcing funding and restructuring a family business for future transfer. They can secure the best mortgage terms, identify secure retirement or nursing home options, arrange and monitor in-home health care, and assist with bill paying, property maintenance, and finding college funding sources. This is not just a money thing; it is your quality of life thing.

Going the Extra Mile

Harvest Capital operates as a Registered Investment Advisor (RIA), defined by federal law as a fiduciary, which requires that it must always place your interests ahead of its own. It provides asset management under those strictures, and has a competitive and audited performance record for over a decade. Starting with the goal of preserving your principal, then assuring needed income – only then does Harvest Capital pursue a rational growth objective. Management fees are minimized by eliminating the role of the investment industry's 'middle-men.' Drawing on over 40 years of experience, the investment staff concentrates on individual stocks and bonds of stable and successful domestic and international companies, as well as tailored investments offering direct ownership of inflation-advantaged assets.

Harvest Capital is a member of the National Association of Personal Financial Advisors (NAPFA), which mandates that member firms only accept fees for service. Harvest accepts only the fees paid by its clients.

Says Abbott, "When each of us comes to work every day, we form an ensemble that combines its skills and efforts to create significant value for our clients, which in turn, adds value to who we are as individuals. We're all in this together."



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