

Part 2A of Form ADV: Firm Brochure

Form ADV, Part 2A, Item 1

Cover Page

Harper Financial Strategies, LLC

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February 6, 2023

**FORM ADV PART 2
FIRM BROCHURE**

This brochure provides information about the qualifications and business practices of Harper Financial Strategies, LLC. If you have any questions about the contents of this brochure, please contact us at (785) 856-9119. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Harper Financial Strategies, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Harper Financial Strategies, LLC is 317645.

Harper Financial Strategies, LLC is a Registered Investment Adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure. Each year, we will ensure that you receive a summary of any material changes to this and subsequent brochures by April 30th. We will further provide you with our most recent brochure at any time at your request, without charge. You may request a brochure by contacting us at (785) 856-9119.

Material Changes since the Last Update

There are no material changes since the last filing dated March 1, 2022.

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Advisory Business

General Information

Harper Financial Strategies, LLC (hereinafter called “HFS”) is a Registered Investment Adviser based in Lawrence, Kansas, and incorporated under the laws of the State of Kansas. HFS is wholly owned by Garrett Harper. HFS is registered with the State of Kansas and is subject to its rules and regulations. Founded in February 2022, HFS provides investment advisory services, which may include, but are not limited to, the review of client investment objectives and goals, recommending asset allocation strategies of managed assets among investment products such as cash, stocks, mutual funds and bonds, annuities, and/or preparing written investment strategies. Our investment advice is tailored to meet our clients’ needs and investment objectives. Clients may impose restrictions on investing in certain securities or types of securities (such as a product type, specific companies, specific sectors, etc.) by providing a signed and dated written notification, of which an e-mail is also an acceptable form of notification.

Asset Management Services

The firm provides ongoing discretionary investment management services to various types of clients. When providing investment management services, the firm not only makes recommendations related to investments, but also implements these recommendations and provides ongoing monitoring and reporting. HFS works with clients to assess their investment goals and objectives as well as risk tolerance in order to create an initial portfolio allocation designed to complement their clients’ financial goals and objectives. HFS may create a portfolio, consisting of, but not limited to individual stocks or bonds, exchange traded funds, no-load funds and/or load-waived funds (front-end commissions will not be charged).

Each portfolio will be initially designed to help meet a particular investment goal of the client. Once the initial portfolio(s) and account(s) have been established, HFS will review the portfolio and rebalance the account based upon our client’s individual needs, stated goals and objectives. HFS’s strategy, generally, will be to seek to meet client investment objectives while providing clients with access to personal advisory services.

Financial Planning Consulting Services

HFS provides financial planning consulting services including, but not limited to:

Risk Assessment/Management – Through conversation, review of current investments, future goals and selection of investments, HFS will work with clients to understand, analyze and address potential risks to help clients toward their goals.

Investment Planning – HFS will work with clients to create a comprehensive statement of an individual's long-term objectives for security and well-being and a detailed savings and investing strategy for achieving those objectives.

Estate Planning - Estate planning involves planning for how an individual's assets will be preserved, managed, and distributed after death. HFS can work hand in hand with estate-planning attorneys when it may benefit the client.

Financial Organization – HFS will review your current investments and work with the client to determine if each investment is working for the client in the way the client anticipates. This could include devising a strategy for acquiring and disposing of portfolio holdings.

A financial plan may be designed based on the needs and services requested by the client to help the client reach their financial and life goals and are agreed to prior to the onset of the agreement. At the inception of the financial planning process, HFS will establish the client's goals and objectives, and collect relevant data. HFS will review and analyze the financial information based on the client's circumstances. Once such information has been reviewed and analyzed, written reports may be produced and presented that are designed to achieve the client's financial goals and objectives. The primary purpose of this process is to assist the client in developing a strategy for the successful management of income, assets and liabilities and meeting the client's short and long-term goals and objectives.

A resulting report may incorporate recommendations on a number of topics such as:

Cash Flow - the total amount of money being transferred into and out of investment accounts, especially as affecting liquidity.

Assets and Liabilities - Assets are the items clients own that can provide future economic benefit. Liabilities are what is owed to other parties.

Asset Allocation – Asset Allocation is a broad term used to define the process of selecting a mix of asset classes and the efficient allocation of capital to those assets by matching rates of return to a specified and quantifiable tolerance for risk.

Insurance Analysis – Analyzing what insurance policies are being held and if any additional insurance products would be beneficial in helping the client achieve their financial goals.

Education Planning – Planning for future costs of education and creating appropriate accounts and investing in those accounts to meet forthcoming education needs.

Retirement Planning - The process of determining retirement income goals and the actions and decisions necessary to achieve those goals. Retirement planning includes identifying sources of income, estimating expenses, implementing a savings program, and managing assets and risk.

Estate Planning - Estate planning involves planning for how an individual's assets will be preserved, managed, and distributed after death. HFS can work hand in hand with estate-planning attorneys when it may benefit the client.

Tax Implications - An important element of investing is managing how much tax you will owe on your gains. HFS recommends clients consult with an accountant for further information.

Annuity Review – Reviewing any annuities that are held by the client and if any additional annuities would be beneficial in helping the client achieve their financial goals.

Stock Options - A benefit in the form of an option given by a company to an employee to buy stock in the company at a discount or at a stated fixed price.

Financial plans are based on the client's financial situation at the onset of the planning process and on the financial information disclosed to HFS by the client. As the client's financial situation, goals, objectives, or needs change, the client should update their plan if it is to remain effective.

As of December 31, 2022, the firm has \$20,551,778 in Discretionary Assets Under Management and \$2,104,042 in Non-Discretionary Assets Under Management.

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Fees and Compensation

The following types of fees will be assessed:

Asset Management – Fees are charged monthly in arrears and are based primarily on asset size and the level of complexity of the services provided. In individual cases, HFS has the sole discretion to negotiate fees that are lower than the standard fee shown or to waive fees. Fees are not based on the share of capital gains or capital appreciation of the funds or any portion of the funds. Comparable services for lower fees may be available from other sources. Fees for the initial month will be prorated based upon the number of calendar days in the calendar month that the advisory agreement is in effect. Fees are based on the market value of the assets on the last business day of the month. Annual fees range from .5% - 1.35%, depending on the amount of assets under management (“AUM”) – See chart below. Consulting services are included in these fees for asset management services with the exception of unique circumstances that may require a separate agreement for financial planning services (description and fees are discussed below). If the situation warrants separate financial planning fees, it will be discussed upfront and a separate agreement will be negotiated.

Fee Schedule for Asset Management:

Total Account Value	Maximum Annual Advisory Fee
---------------------	-----------------------------

First \$500,000	1.35%
Next \$500,000	1.25%
Next \$1,000,000	1.00%
Next \$3,000,000	0.75%
Over \$5,000,000	0.50%

As authorized in the client agreement, the account custodian withdraws Harper Financial Strategies, LLC's advisory fees directly from the clients' accounts according to the custodian's policies, practices, and procedures. The custodial statement includes the amount of any fees paid to HFS for advisory services. You should carefully review the statement from your custodian/broker-dealer's statement and verify the calculation of fees. Your custodian/broker-dealer does not verify the accuracy of fee calculations.

Fees are charged in arrears on a monthly basis, meaning that advisory fees for a month are charged on the first day of the following month. Clients may terminate investment advisory services obtained from HFS, without penalty, upon written notice within five (5) business days after entering into the advisory agreement with HFS. The client is responsible for any fees and charges incurred by the client from third parties as a result of maintaining the account such as transaction fees for any securities transactions executed and account maintenance or custodial fees. Thereafter, the client may terminate advisory services upon written notice delivered to and received by HFS. Clients who terminate investment advisory services during a month are charged a prorated advisory fee based on the date of HFS's receipt of client's written notice to terminate. Any earned but unpaid fees are immediately due and payable, and any prepaid and unearned fees will be immediately refunded.

Financial Planning – Financial planning services are charged in advance through a fixed fee as agreed upon between the client and Harper Financial Strategies, LLC. There will never be an instance where \$500 or more in fees is charged six or more months in advance. Fees are negotiable and vary depending upon the complexity of the client situation and services to be provided. Similar financial planning services may be available elsewhere for a lower cost to the client. Fixed fees range from \$2,100 to \$9,540 per project. An estimate for total charges is determined at the start of the advisory relationship.

Clients who wish to terminate the planning process prior to completion may do so with written notice. The client may obtain a refund of a pre-paid fee if the advisory contract is terminated before the end of the billing period by contacting Garrett Harper at (785) 856-9119. Upon receipt of written notification, any earned fee will immediately become due and payable, and any prepaid and unearned fees will be immediately refunded. A client may terminate an advisory agreement without being assessed any fees or expenses within five (5) days of its signing.

Additional Fees and Expenses

In addition to advisory fees paid to HFS as explained above, clients may pay custodial service, account maintenance, transaction, and other fees associated with maintaining the account. These fees vary by broker and/or custodian. Clients should ask HFS for details on transaction fees or

other custodial fees specific to their account, as these fees are not included in the annual advisory fee. HFS does not share any portion of such fees. Additionally, for any mutual funds purchased, the client may pay their proportionate share of the funds' distribution, internal management, investment advisory and administrative fees. Such fees are not shared with HFS and are compensation to the fund manager. Clients are urged to read the mutual fund prospectus prior to investing.

Mutual fund companies impose internal fees and expenses on clients. These fees are in addition to the costs associated with the investment advisory services as described above. Complete details of such internal expenses are specified and disclosed in each mutual fund company's prospectus. Clients are strongly advised to review the prospectus(es) prior to investing in such securities.

Mutual funds purchased or sold in broker-dealer accounts may generate transaction fees that would not exist if the purchase or sale were made directly with the mutual fund company. Mutual funds held in broker-dealer accounts also charge management fees. These mutual fund management fees may be more or less than the mutual fund management fees charged if the client held the mutual fund directly with the mutual fund company.

Clients may purchase shares of mutual funds directly from the mutual fund issuer, its principal underwriter, or a distributor without purchasing the services of HFS or paying the advisory fee on such shares (but subject to any applicable sales charges). Certain mutual funds are offered to the public without a sales charge. In the case of mutual funds offered with a sales charge, the prevailing sales charge (as described in the mutual fund prospectus) may be more or less than the applicable advisory fee. However, clients would not receive HFS's assistance in developing an investment strategy, selecting securities, monitoring performance of the account, and making changes as necessary.

Please refer to Item 12 "Brokerage Practices" of this brochure for additional information.

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Performance-Based Fees and Side-By-Side Management

Harper Financial Strategies, LLC does not charge performance-based fees or participate in side-by-side management. Side-by-side management refers to the practice of managing accounts that are charged performance-based fees while at the same time managing accounts that are not charged performance-based fees. Performance-based fees are fees that are based on a share of capital gains or appreciation of the assets of a client. Our fees are calculated as described in Fees and Compensation section above, and are not charged on the basis of performance of your advisory account.

Types of Clients

HFS offers investment advisory services to individuals and high net worth individuals. There is no minimum account size to open and maintain an advisory account.

Methods of Analysis, Investment Strategies, and Risk of Loss

HFS's methods of analysis and investment strategies incorporate the client's needs and investment objectives, time horizon, and risk tolerance. HFS is not bound to a specific investment strategy for the management of investment portfolios, but rather consider the risk tolerance levels pre-determined gathered at the account opening, as well as on an on-going basis. Examples of methodologies that our investment strategies may incorporate include:

Asset Allocation – Asset Allocation is a broad term used to define the process of selecting a mix of asset classes and the efficient allocation of capital to those assets by matching rates of return to a specified and quantifiable tolerance for risk.

Dollar-Cost Averaging – Dollar-cost averaging is the technique of buying a fixed dollar amount of securities at regularly scheduled intervals, regardless of the price per share. This will gradually, over time, decrease the average share price of the security. Dollar-cost averaging lessens the risk of investing a large amount in a single investment at the wrong time.

Technical Analysis – involves studying past price patterns and trends in the financial markets to predict the direction of both the overall market and specific stocks.

Long-Term Purchases – securities purchased with the expectation that the value of those securities will grow over a relatively long period of time, generally greater than one year.

Short-Term Purchases – securities purchased with the expectation that they will be sold within a relatively short period of time, generally less than one year, to take advantage of the securities' short term price fluctuations.

Our strategies and investments may have unique and significant tax implications. Regardless of your account size or other factors, we strongly recommend that you continuously consult with a tax professional prior to and throughout the investing of your assets.

Investing in securities involves risk of loss that clients should be prepared to bear. Although we manage your portfolio with strategies and in a manner consistent with your risk tolerances, there can be no guarantee that our efforts will be successful. You should be prepared to bear the risk of loss.

All investments involve the risk of loss, including (among other things) loss of principal, a reduction in earnings (including interest, dividends, and other distributions), and the loss of future earnings. These risks include market risk, interest rate risk, issuer risk, and general economic risk. Regardless of the methods of analysis or strategies suggested for your particular investment goals, you should carefully consider these risks, as they all bear risks.

HFS's primary goal for investing is to help the client maintain purchasing power over the long term. This may result in short term variability and loss of principal. Time horizon and risk tolerance are key determinates of the proper asset allocation. HFS's approach focuses on taking appropriate risks for which clients are compensated (i.e. market risk) and seeking to limit or eliminate risks that do not provide compensation over the long term (i.e. individual stock risk or lack of portfolio risk).

Below are some more specific risks of investing:

Market Risk. The prices of securities in which clients invest may decline in response to certain events taking place around the world, including those directly involving the companies whose securities are owned by the client or an underlying fund; conditions affecting the general economy; overall market changes; local, regional or global political, social or economic instability; and currency, interest rate and commodity price fluctuations. Investors should have a long-term perspective and be able to tolerate potentially sharp declines in market value.

Management Risk. HFS's investment approach may fail to produce the intended results. If our perception of the performance of a specific asset class or underlying fund is not realized in the expected time frame, the overall performance of client's portfolio may suffer.

Equity Risk. Equity securities tend to be more volatile than other investment choices. The value of an individual mutual fund or ETF can be more volatile than the market as a whole. This volatility affects the value of the client's overall portfolio. Small- and mid-cap companies are subject to additional risks. Smaller companies may experience greater volatility, higher failure rates, more limited markets, product lines, financial resources, and less management experience than larger companies. Smaller companies may also have a lower trading volume, which may disproportionately affect their market price, tending to make them fall more in response to selling pressure than is the case with larger companies.

Fixed Income Risk. The issuer of a fixed income security may not be able to make interest and principal payments when due. Generally, the lower the credit rating of a security, the greater the risk that the issuer will default on its obligation. If a rating agency gives a debt security a lower rating, the value of the debt security will decline because investors will demand a higher rate of return. As nominal interest rates rise, the value of fixed income securities is likely to decrease. A nominal interest rate is the sum of a real interest rate and an expected inflation rate.

Municipal Securities Risk. The value of municipal obligations can fluctuate over time, and may be affected by adverse political, legislative and tax changes, as well as by financial developments that affect the municipal issuers. Because many municipal obligations are issued to finance similar projects by municipalities (e.g., housing, healthcare, water and sewer projects, etc.), conditions in the sector related to the project can affect the overall municipal market. Payment

of municipal obligations may depend on an issuer's general unrestricted revenues, revenue generated by a specific project, the operator of the project, or government appropriation or aid. There is a greater risk if investors can look only to the revenue generated by the project. In addition, municipal bonds generally are traded in the "over-the-counter" market among dealers and other large institutional investors. From time to time, liquidity in the municipal bond market (the ability to buy and sell bonds readily) may be reduced in response to overall economic conditions and credit tightening.

Investment Companies Risk. When a client invests in open end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. HFS has no control over the risks taken by the underlying funds.

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Disciplinary Information

Harper Financial Strategies, LLC or its Principal Executive Officers have not had any reportable disclosable events in the past ten years.

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Other Financial Industry Activities and Affiliations

Garrett Harper, owner and sole IAR of HFS, is not currently registered with any broker dealer.

Neither HFS nor its representatives are registered as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor.

Garrett Harper is also a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. HFS always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of HFS in their capacity as an insurance agent. Not more than 30% of Garrett Harper's time is spent on this activity.

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

HFS's Code of Ethics includes guidelines for professional standards of conduct for our Associated Persons. Our goal is to protect client interests at all times and to demonstrate our commitment to fiduciary duties of honesty, good faith, and fair dealing. All of HFS's Associated Persons are expected to strictly adhere to these guidelines. Persons associated with Harper Financial Strategies, LLC are also required to report any violations to the Code of Ethics. Additionally, the firm maintains and enforces written policies reasonably designed to prevent the misuse or dissemination of material, non-public information about our clients or client accounts by persons associated with our firm.

HFS and its employees may buy or sell securities that are also held by clients. It is the expressed policy of the advisor that no person employed by our firm purchase or sell any security prior to the transaction being implemented for an advisory account; therefore, preventing such employees from benefiting from transactions placed on behalf of the advisory clients.

The advisor may have an interest or position in a certain security, which may also be recommended to the client. As these situations may present a conflict of interest, the advisor has established the following restrictions in order to ensure its fiduciary responsibilities should this issue ever arise:

1. A director, officer or employee of the advisor shall not buy or sell a security for their personal portfolio(s) where their decision is substantially derived, in whole or part, by reason of his or her employment, unless the information is also available to the investing public. No owner/employee of HFS shall prefer their own interest to that of the client.
2. The advisor maintains a list of all securities held by the company and all directors, officers, and employees. These holdings are reviewed on a quarterly basis by the principal of the firm.
3. The advisor requires that all employees must act in accordance with all applicable Federal and State regulations governing registered investment advisors.
4. The advisor may block personal trades with those of clients but will ensure that clients are not at a disadvantage.

HFS's Code of Ethics is available to you upon request. You may obtain a copy of our Code of Ethics by contacting Garrett Harper at (785) 856-9119.

Brokerage Practices

In order for HFS to provide asset management services, we request you utilize the brokerage and custodial services of Altruist Financial (“Altruist”), for which we have an existing relationship. HFS and Altruist are not affiliated companies. In considering which independent qualified custodian will be the best fit for HFS’s business model, we are evaluating the following factors, which is not an all-inclusive list:

- Financial strength
- Reputation
- Reporting capabilities
- Execution capabilities
- Pricing, and
- Types and quality of research

While you are free to choose any broker-dealer or other service provider, we recommend that you establish an account with a brokerage firm with which we have an existing relationship. Such relationships may include benefits provided to our firm, including, but not limited to research, market information, and administrative services that help our firm manage your account(s). We believe that recommended broker-dealers provide quality execution services for our clients at competitive prices. Price is not the sole factor we consider in evaluating best execution. We also consider the quality of the brokerage services provided by the recommended broker-dealers, including the value of research provided, the firm’s reputation, execution capabilities, commission rates, and responsiveness to our clients and our firm.

You may direct us in writing to use a particular broker-dealer to execute some or all of the transactions for your account. If you do so, you are responsible for negotiating the terms and arrangements for the account with that broker-dealer. We may not be able to negotiate commissions, obtain volume discounts, or best execution. In addition, under these circumstances a difference in commission charges may exist between the commissions charged to clients who direct us to use a particular broker or dealer and other clients who do not direct us to use a particular broker or dealer.

HFS does not receive client referrals from broker-dealers in exchange for cash or other compensation, such as brokerage services or research.

HFS does not have any formal soft dollar arrangements.

When HFS buys or sells the same security for two or more clients (including our personal accounts), we may place concurrent orders to be executed together as a single “block” in order to facilitate orderly and efficient execution. Each client account will be charged or credited with the average price per unit. We receive no additional compensation or remuneration of any kind because we aggregate client transactions. No client is favored over any other client. If an order

is not completely filled, it is allocated pro-rata based on an allocation statement prepared by HFS prior to placing the order. Because of an order's aggregation, some clients may pay higher transaction costs, or greater spreads, or receive less favorable net prices on transactions than would otherwise be the case if the order had not been aggregated.

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Review of Accounts

Client accounts are reviewed at least quarterly by Garrett Harper, Principal Executive Officer of the firm. Garrett Harper reviews clients' accounts with regards to their investment policies and risk tolerance levels. All accounts at HFS are assigned to this reviewer.

All financial planning accounts are reviewed upon financial plan creation and plan delivery by Garrett Harper, Principal Executive Officer of the firm. There is only one level of review and that is the total review conducted to create the financial plan.

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

Each client will receive at least quarterly a written report that details the clients' account which may come from the custodian. Clients are encouraged to review these statements to verify accuracy and calculation correctness.

Financial Planning Consulting clients are provided a one-time financial plan concerning their financial situation. After the presentation of the plan, there are no further reports. Clients may request additional plans or reports for a fee.

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Client Referrals and Other Compensation

HFS does not compensate any individual or firm for client referrals. In addition, HFS does not receive compensation for referring clients to other professional service providers.

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Custody

HFS does not have physical custody of any client funds and/or securities, and does not take custody of client accounts at any time. Client funds and securities will be held with a bank, broker dealer, or other independent qualified custodian. However, by granting HFS written authorization to automatically deduct fees from client accounts, HFS is deemed to have limited

custody. You will receive account statements from the independent, qualified custodian holding your funds at least quarterly. The account statement from your custodian will indicate the amount of advisory fees deducted from your account(s) each billing cycle. Clients should carefully review statements received from the custodian.

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Investment Discretion

Before HFS can buy or sell securities on your behalf, you must first sign our discretionary management agreement, a limited power of attorney, and/or trading authorization forms. By choosing to do so, you may grant the firm discretion over the selection and amount of securities to be purchased or sold for your account(s) without obtaining your consent or approval prior to each transaction. Clients may impose limitations on discretionary authority for investing in certain securities or types of securities (such as a product type, specific companies, specific sectors, etc.), as well as other limitations as expressed by the client. Limitations on discretionary authority are required to be provided to the IAR in writing. Please refer to the “Advisory Business” section of this Brochure for more information on our discretionary management services.

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Voting Client Securities

We do not vote proxies on behalf of your advisory accounts. At your request, we may offer you advice regarding corporate actions and the exercise of your proxy voting rights. If you own shares of common stock or mutual funds, you are responsible for exercising your right to vote as a shareholder.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward any electronic solicitation to vote proxies.

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Financial Information

HFS is not required to provide financial information to our clients because we do not require or solicit the prepayment of more than \$500 six or more months in advance.

Requirements for State-Registered Advisers

Principal Executive Officers and Management Persons Education and Business Background:

Garrett Harper
Managing Principal / CCO

Business Background:

Harper Financial Strategies, LLC, Managing Principal / CCO, February 2015 – Present

Generation Strategies, LLC, Associate, November 2018 – February 2022

Eagle Strategies LLC, Registered Investment Advisor, September 2014 – February 2022

NYLIFE Securities LLC, Registered Representative, November 2011 – February 2022

New York Life Insurance Company, Agent, September 2011 – February 2022

Educational Background:

Pratt Community College, Associate of Arts in Biology, Graduated: 2002

University of Kansas, Bachelor of Arts in Biology, Graduated: 2006

None of the Principal Executive Officers and Management persons listed have had any complaints or any events required to be disclosed in this section.

Neither Harper Financial Strategies, LLC nor any of its Management persons have any relationships or arrangements with any issuers of securities.