



HARNESS WEALTH

**HARNESS WEALTH ADVISERS LLC
PART 2A OF FORM ADV**

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This brochure provides information about the qualifications and business practices of Harness Wealth Advisers LLC. If you have any questions about the contents of this brochure, please contact us at 212-905-8921. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (the "SEC") or by any state securities authority.

Additional information about Harness Wealth is also available on the SEC's website at www.adviserinfo.sec.gov.

Please be advised that Harness Wealth's registration as an investment adviser with the SEC should not imply a certain level of skill or training.

Item 2: Material Changes

Fee arrangements with regard to investment management services rendered by third-party Managers to whom Clients are referred by Harness Wealth are distinguished from those applying to financial planning services rendered by such Managers.

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Item 4: Advisory Business

Harness Wealth Advisers LLC (“Harness Wealth”, the “Firm” or the “Adviser”) is an independent registered investment adviser with its principal place of business in New York, New York. Harness Wealth was founded in November 2018 and has been registered with the SEC since January 30, 2019. Harness Wealth is Limited Liability Company registered in Delaware and is a wholly owned subsidiary of Multiplier, Inc.

Harness Wealth operates as an “internet investment adviser” providing U.S.-domiciled clients (“Clients”), by means of a dedicated interactive website, with individually tailored referrals to members of a proprietary network of Firm-curated unaffiliated SEC-registered asset managers (the “Managers”). The Managers separately enter into direct bilateral contractual agreements with Clients for the rendition of investment advisory services. Other than such referrals, Harness does not directly advise Clients or assume responsibility for management or supervision of Client assets. Harness Wealth’s parent company, Multiplier, Inc., provides Clients with other web-based non-investment advisory services including referrals to additional third-party estate planning, accounting, and tax planning/consulting professionals.

Harness Wealth does not participate in any wrap fee programs.

Item 5: Fees and Compensation

Harness Wealth’s fees are generally in line with what is reflected below. The Firm reserves the right to negotiate fee arrangements, with Clients of third-party asset managers, that may differ from what is reflected below. No compensation is generally payable to Harness Wealth before a service is provided.

Asset Management Related Services

Harness Wealth ordinarily receives a fee equal to between 15% and 20% of any fees or other compensation received by any third-party Manager or affiliates thereof paid by any Client who was referred to the Manager by the Adviser for the rendition of investment management related services. Separate fee arrangements, ordinarily based upon a share of the hourly or flat fees charged by third-party Managers rendering financial planning services to Clients who are referred by Harness Wealth, apply to these referrals. Fees will be paid by the Manager to Harness Wealth and are further described in a separate solicitor disclosure document provided by the Adviser to its Clients. Unless otherwise agreed, Harness Wealth’s fees are payable quarterly in arrears.

Non-Asset Management Related Services

For non-investment management referral services rendered by Multiplier, Inc. ancillary to the Adviser’s investment management referral services or on a stand-alone basis, Multiplier, Inc. is paid, as a fee, a portion of the service revenue generated with respect to Client referrals to tax preparation and/or non-investment advisory service providers. Multiplier, Inc. may receive marketing fees from attorneys on the platform.



Neither Harness Wealth nor any of its supervised persons receives any compensation for the sale of securities or other investment products. All Harness Wealth compensation is as disclosed above.

Item 6: Performance-Based Fees and Side-by-Side Management

Neither Harness Wealth nor any of its supervised persons charge or receive any form of “performance-based” fees payable directly by the Firm’s Clients. Harness Wealth may receive, pursuant to the Firm’s fee arrangements with certain Managers, a share of performance-based fees, which the Managers have earned pursuant to fee arrangements concerning the accounts of Clients referred to the Managers by the Adviser.

Item 7: Types of Clients

Harness Wealth provides technology-driven investment referral advice to Clients, which will generally be individuals having \$250,000 or more of investable assets. Harness Wealth may also provide advice to employees, advisors and vendors of Harness Wealth.

Harness Wealth has not established a minimum dollar value with respect to the acceptance of Client engagements, although the Managers may have such minimum requirements.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

Harness Wealth has developed its proprietary network of Firm-curated managers and professional service providers through third-party research, primary interviews, practitioner referrals, public filings and information on firm and individual websites and professional networks.

Typically, both a manager and specific client-facing personnel will be evaluated. Information on over 50 attributes of each manager is solicited, including trajectory of assets under management, characteristics of current clients served, geographic location(s), investment approach, fee structure, compliance processes and scope of services.

All managers considered for the platform are reviewed on the merits of their experience, capabilities and credentials. All managers undergo a phone or in-person interview.

Managers on the platform will be re-evaluated on an annual basis, or more frequently as determined by Harness Wealth. Clients will be notified if their Manager is involuntarily removed from the platform by the Adviser.

Investment strategies will differ among managers on the platform. Investment strategies may involve risk and the potential for loss of capital. Clients should evaluate any proposed investment strategy with the proposing manager to ensure it matches their financial objectives and risk tolerance.

Item 9: Disciplinary Information

Not applicable.

Item 10 Other Financial Industry Activities and Affiliations

Neither Harness Wealth nor its management persons are registered as a broker-dealer.



Item 11: Code of Ethics, Participation or Interests in Client Transactions and Personal Trading

Harness Wealth has adopted a Code of Ethics that sets forth the standards of conduct expected of employees. All employees including management are required to comply with the provisions of the Code of Ethics.

In addition, the Code of Ethics requires all employees including management to comply with certain rules designed to protect against insider trading. Pursuant to the Code of Ethics, upon commencement of employment, Harness Wealth's employees are required to provide an initial holdings report disclosing all personal brokerage accounts, private placements, and investments of limited opportunity (e.g. "hedge funds"). In addition, employees must thereafter provide a personal trading report to the Compliance department within 30 days after the end of each calendar quarter. This report must include every securities transaction (excluding transactions effected in any account over which neither Harness Wealth nor the employee has any direct influence or control, and transactions in securities that are direct obligations of the Government of the United States, bankers' acceptances, bank certificates of deposit, commercial paper, and high quality short-term debt instruments, including repurchase agreements, or shares issued by registered open-end investment companies) in which the employee, the employee's immediate family or trusts of which the employee is a trustee or in which the employee has a beneficial interest have participated during the quarter.

Certain personal trades must be pre-cleared by the Chief Compliance Officer, as referenced above, and such pre-clearance will apply to initial public offerings and private placements, as further described in Harness Wealth's Code of Ethics. Each employee is also required to provide an annual report of brokerage accounts and holdings along with an acknowledgement at least annually that the employee will comply with the provisions of the Code of Ethics.

Harness Wealth's related persons may from time to time invest in or receive services from registered advisors on the Harness Wealth platform. If so, prior to making such investment or any withdrawal, a related person is required to disclose his or her intent to make such investment or withdrawal, as applicable, to Harness Wealth's Chief Compliance Officer for review and approval as provided for in Harness Wealth's Code of Ethics.

Harness Wealth is required to keep copies of the Code of Ethics and all records relating thereto. Clients or prospective clients may obtain a copy of the Code of Ethics by contacting Harness Wealth's Chief Compliance Officer at 888-243-2448.

Item 12: Brokerage Practices

Harness Wealth does not execute or direct securities transactions and does not monitor the brokerage practices of the Managers which it selects for Client referrals. See the response to Item 8 above.

Item 13: Review of Accounts

Harness Wealth's technology and personnel will periodically review and monitor each financial advisor on the platform to ensure they continue to meet the Adviser's referral criteria for Clients.



Item 14: Client Referrals and Other Compensation

Harness Wealth may enter into written agreements with certain third parties to refer investors to the platform. Pursuant to such written agreements, Harness Wealth may be included in such third parties' distribution platforms. Harness Wealth or its affiliates pay such third parties a cash fee for the referral of investors. Harness Wealth may, in its sole discretion, reduce, waive or rebate to an investor all or part of their respective fees or may pay a portion of such fees to third parties. As described above, Harness Wealth receives its advisory compensation from the Managers, which may give the Firm an incentive to select Managers that are willing to participate in such an arrangement. This results in potential conflicts of interest in these referral arrangements.

Item 15: Custody

Harness Wealth will neither serve as a custodian nor be deemed to have or share (with Managers or any other party) "custody" of Client funds or securities.

Item 16: Investment Discretion

Harness Wealth does not have or share with Managers or any other party investment discretion over Client assets.

Item 17: Voting Client Securities

Proxies regarding Client securities will ordinarily be voted, subject to the Client's standing authorization, by the Manager(s) accepting referral of Client accounts from the Adviser. The Adviser itself will not vote Client proxies.

See further in this regard the response to Item 8 above.

Item 18: Financial Information

This Item is not applicable to the Advisers.

