As a multigenerational family team of CERTIFIED FINANCIAL PLANNERS™, The Harvest Group is dedicated to working with families and individuals to help them achieve their financial objectives.

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Our team is rounded out by eight additional professionals, providing exceptional client service from two convenient locations in Waltham, Massachusetts and Boca Raton, Florida.

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Contact us to see how we can help you and your family achieve your financial goals.

The Harvest Group
WEALTH MANAGEMENT FOR LIFE™

A family-owned business providing financial peace of mind for you and your family.

THE HARVEST GROUP DIFFERENCE

As a multigenerational family team of CERTIFIED FINANCIAL PLANNERS™, The Harvest Group is dedicated to working with families and individuals to help them achieve their financial objectives.

Founding Partner Roger Ingwersen grew up on his family farm in Iowa. His family celebrated the harvest season as a time when their planning and hard work came to fruition. Roger knew this exemplified the financial process he instilled in his children, Todd and Laurie, and was the ideal way to help other families as if they were his own.

The Harvest Group's **Wealth Management for Life**™ is the result of his dedication.

Our fiduciary duty is to always act in your best interest, and we understand first-hand that family wealth management is not just about money: it often involves complex non-financial issues that include family dynamics, amicable conflict resolution, family business succession planning, and more.

We invite you to learn more about the comprehensive, personalized wealth management solutions that we call Harvest Wealth Management for Life™.

HARVEST WEALTH MANAGEMENT FOR LIFE™

The Harvest Group takes a truly comprehensive approach to wealth management. Our unique process, called Harvest Wealth Management for Life™, takes into account your entire financial life: the planning and management of your investment portfolio as well as the non-investment aspects of your financial life*. We are adept at managing family relationships and can also liaise with your broader network of professional advisors as necessary.

Our tactical asset allocation, using both fundamental and technical analysis, is what sets us apart. We actively manage your money to take advantage of market cycles.

**If you prefer, each service is also offered individually.*

OUR SERVICES

FINANCIAL PLANNING
- Goal-Based Planning
- Cash Flow Planning
- Life Events Planning
- Divorce Financial Planning

RETIREMENT PLANNING
- Lifestyle and Income Analysis
- Risk Analysis
- Pension and/or Social Security Analysis
- Retirement Account Evaluation & Recommendations
- Retirement Income Planning
- Beneficiary Review

FAMILY NEEDS PLANNING
- Comprehensive Wealth Management
- Education Planning
- Special Needs Planning
- Planning for Support of Aging Parents
- Family Meetings

INVESTMENT MANAGEMENT
- Tactical Asset Allocation Analysis
- Fundamental and Technical Analysis
- Discretionary Investment Management

CREDIT AND LENDING
- Home Loans
- Securities-Based Lending
- Personal Credit Management

EXECUTIVE COMPENSATION
- Concentrated Stock Services
- Stock Option Strategies
- Restricted Securities
- Collateralized Loans, OTC Option Collars
- Estate & Financial Planning

RISK MANAGEMENT & INSURANCE
- Goal, Income & Liability Protection:
- Life Insurance
- Long-Term Care Insurance
- Disability Insurance
- Business Overhead Insurance
- Umbrella Coverage
- Key Man Insurance

ESTATE PLANNING
- Wills & Trusts
- Gifting, Asset Titling & Estate Tax Funding
- Succession Planning

BUSINESS SUCCESSION PLANNING
- Business Valuations
- Maximization of Value Strategy
- Exit Planning Methods & Formulas