



Firm Brochure
(Part 2A of Form ADV)

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This brochure provides information about the qualifications and business practices of HUMAN FINANCIAL, LLC. If you have any questions about the contents of this brochure, please contact us at: 512.670.6344, or by email at: happiness@humanfinancial.com. 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 HUMAN FINANCIAL, LLC is available on the SEC's website at www.adviserinfo.sec.gov.

References herein to Human Financial, LLC, as a "registered investment adviser" or any reference to being "registered" does not imply a level of skill or training.

MAY 5, 2017

Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisers to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 512.670.6344 or by email at: happiness@humanfinancial.com.

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Advisory Business

Firm Description

HUMAN FINANCIAL, LLC, (“Human Financial”) was founded in 2008.

Human Financial provides personalized, confidential financial planning and investment management to individuals, pension and profit sharing plans, trusts, estates, charitable organizations and small businesses. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

Human Financial is strictly a fee-only financial planning and investment management firm. The firm does not receive commissions for purchasing or selling annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder’s fees are accepted.

While investment advice is an integral part of financial planning, Human Financial focuses on holistic or ‘whole-client’ financial planning. In addition, Human Financial advises clients regarding understanding their emotional relationship with money, cash flow and savings behaviors, education planning, retirement planning, tax planning, insurance review, business succession, and estate planning.

Investment advice is provided, with the client making the final decision on investment selection. Human Financial does not act as a custodian of client assets. The client always maintains asset control. As Human Financial does not currently manage assets for clients, it may in the future. As such, Human Financial may place trades for clients under a limited power of attorney, or, if clients prefer, they could choose to pre-approve every transaction recommended by Human Financial.

A written evaluation of each client's initial situation is provided to the client, often in the form of a net worth statement contained within a holistic financial plan. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the event they should occur.

An initial meeting, preferably in-person but possibly by telephone, is free of charge and is considered an exploratory interview to determine the extent to

which financial planning and investment management may be beneficial to the client.

Principal Owners

The Jeffrey D. Harshman Special Community Property Trust holds 100% interest in Human Financial, LLC. Jeffrey Dustin “Dusty” Harshman is the Sole Trustee of the Trust and the Sole Manager of Human Financial, LLC.

Types of Advisory Services

Human Financial furnishes investment advice through consultations and; issues, charts, graphs, formulas, or other devices which clients may use to evaluate securities.

On more than an occasional basis, Human Financial furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning.

As of May 5, 2017, Human Financial does not manage investment assets for clients.

Tailored Relationships

The goals and objectives for each client are documented in Human Financial’s planning and customer relationship management system. Investment portfolios are tailored to meet those goals and objectives within a client’s ability to tolerate risk. Client risk tolerance is analyzed extensively through the FinaMetrica Risk Profiling system.

Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

Types of Agreements

The following agreements define the typical client relationships.

Holistic Financial Planning Agreement

Human Financial Holistic Financial Plans are designed to help the client with all aspects of financial planning, from the strategic to the emotional. They are intended to educate clients on a variety of life planning ideas, based around understanding the client’s emotional relationship with money.

The Holistic Financial Planfinancial plan may include, but is not limited to: a set of introductory thought exercises, a thorough risk tolerance analysis, a net worth statement;; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of insurance policies and recommendations for

changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations. These recommendations are shared with a set of customized implementation steps offered for consideration over a six-month period. Implementation of the recommendations is at the discretion of the client, but Human Financial can assist the Client during the six-month implementation period if desired for a fee.

The fee for a financial plan is predicated upon the facts known at the start of the engagement. Holistic Financial Plans are priced between \$2500 and \$4000. Adding implementation assistance for an additional six months is priced at \$600. Fees are generally negotiable at the discretion of Human Financial. Since financial planning is a discovery process, situations occur wherein the client is unaware of certain financial exposures or predicaments.

In the event that the client's situation is substantially different than disclosed at the initial meeting, a revised fee will be provided for mutual agreement. The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

At any time after delivery of a financial plan, future face-to-face meetings may be scheduled as necessary. Follow-on implementation work is billed separately at the rate of \$ 150 per hour.

Retainer Agreement

In some circumstances, a Retainer Agreement may be executed when it is more appropriate to work on a fixed-fee basis. The annual fee for a Retainer Agreement is priced between \$1000 and \$3000 and is generally negotiable at the discretion of Human Financial.

Limited-Scope, Hourly Planning Engagements

Human Financial provides limited-scope, hourly planning services for clients who need advice on a limited scope of work. The hourly rate for limited scope engagements is \$150.

Investment Asset Management Agreement

As of May 5, 2017, Human Financial does not manage investment assets for clients, but it may in the future.

Termination of Agreement

A Client may terminate any of the aforementioned agreements at any time by notifying Human Financial in writing and paying the rate for the time spent on the engagement prior to notification of termination. If the client made an advance payment, Human Financial will refund any unearned portion of the advance payment.

Human Financial may terminate any of the aforementioned agreements at any time by notifying the client in writing. If the client made an advance payment, Human Financial will refund any unearned portion of the advance payment.

Fees and Compensation

Description

Human Financial charges both fixed and hourly fees.

Some *Retainer Agreements* may be priced based on the complexity of work, especially when asset management is not the most significant part of the relationship.

Financial plans are priced according to the degree of complexity associated with the client's situation.

Fees are generally negotiable under the discretion of Human Financial.

Fee Billing

Human Financial does not currently bill for investment asset management services.

For Holistic Financial Planning or Limited-Scope Financial Planning, Client agrees to submit a deposit for one-half of the project fee (50%) at the signing of this agreement. Balance of the project fee (50%) is due and payable upon client receipt of the Financial Plan or Limited-Scope Engagement. Deposit is non-refundable if casework is five working days in process. The minimum billing increment for Limited-Scope Financial Planning is one-half hour.

Other Fees

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are often small and incidental to the purchase or sale of a security. The selection of the security is usually considered more important than the nominal fee that the custodian charges to buy or sell the security.

Expense Ratios

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you to Human Financial.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

Past Due Accounts and Termination of Agreement

Human Financial reserves the right to stop work on any account that is more than 14 days overdue. In addition, Human Financial reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in Human Financial's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 14 days.

Performance-Based Fees

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

Human Financial does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Types of Clients

Description

Human Financial generally provides financial planning services and investment advice to individuals, pension and profit sharing plans, trusts, estates, charitable organizations, or business entities

Client relationships vary in scope and length of service.

Account Minimums

As Human Financial does not currently manage our client's investment assets, there is no minimum account size requirement for clients of Human Financial.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Human Financial does not employ traditional security analysis methods, including charting, fundamental analysis, technical analysis, or cyclical analysis. Human financial relies, instead, on a risk-managed, asset-class investing model that is primarily a long-term "buy-and-hold" approach based in Modern Portfolio Theory and a belief in efficient markets.

The main sources of information include academic research on asset class approaches to global investing published in academic peer-reviewed journals, financial journalism presented on websites and in magazines, and interviews, webinars, podcasts with subject matter experts and academics specializing in asset-class investing and Modern Portfolio Theory.

Investment Strategies

The primary investment strategy recommended for client accounts involves approximately an ownership of risk in the global marketplace in proportion to the world's output. This is balanced between an asset classes market valuation and its actual economic output (GDP). The theme of this strategy is owning global capitalism in its proper proportion within a client's risk tolerance. While Human Financial strives for a faithful representation of the global marketplace, approximations are a key component of the asset allocation.

Human Financial tends to recommend passively-managed index and exchange-traded funds that represent broad asset classes of the global marketplace. Those Asset Classes may include:

- Total US Market Core (representation of entire US economy)
- US Large Companies (mix of Value and Growth)
- US Large Value Companies
- US Small Companies (mix of Value and Growth)
- US Small Value Companies
- Total Non-US Developed Countries Market Core (representation of entire Non-US developed world economy)
- Non-US Developed Countries Large Companies (mix of Value and Growth)
- Non-US Developed Countries Large Value Companies
- Non-US Developed Countries Small Companies (mix of Value and Growth)
- Non-US Developed Countries Small Value Companies
- Total Emerging Markets Core (representation of entire emerging market economy)
- Emerging Markets Large Companies (mix of Value and Growth)
- Emerging Markets Large Value Companies
- Emerging Markets Small Companies (mix of Value and Growth)
- Emerging Markets Countries Small Value Companies
- US Government Bonds (Short and Intermediate Term)
- Non-US Developed Countries Government Bonds (Short and Intermediate Term)
- Emerging Markets Government Bonds (Short and Intermediate Term)
- US Commercial Real Estate (REIT-based)

- Non-US Commercial Real Estate (REIT-based)
- Commodities

The investment strategy for a specific client is based upon the objectives, goals and risk tolerance established during client consultations. The client may change these objectives at any time.

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest Rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the

terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Human Financial may suggest model portfolios presented with expected risk (measured by standard deviation divined from 40 years of historical data), weighted average rate of return and other relevant information. In projecting potential values, Human Financial is not reflecting the performance of actual accounts. Rather, it is estimating how well a model portfolio may perform based on the historical performance of the assets classes contained in a hypothetical model. Since the model is hypothetical, there can be no assurance that a Human Financial client would have achieved similar rates of return over the same time frame. In addition, since the time period in question is a historical one, there can be no assurance that future results achieved by the clients will in any way resemble those represented by the model portfolio. Human Financial makes no representation regarding the likelihood or probability that any proposed investing plan will, in fact, achieve a particular investment goal. Past performance does not guarantee future results, and a Model Portfolio may lose value.

Disciplinary Information

Legal and Disciplinary

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

Other Financial Industry Activities and Affiliations

Financial Industry Activities

Human Financial is NOT registered as a securities broker-dealer, or a futures commission merchant, commodity pool operator or commodity trading advisor.

Affiliations

Human Financial has no arrangements that are material to its advisory business or its clients with a related person who is a broker-dealer, investment company, other investment advisor, financial planning firm, commodity pool operator, commodity trading adviser or futures commission merchant, banking or thrift institution, accounting firm, law firm, insurance company or agency, pension consultant, real estate broker or dealer, or an entity that creates or packages limited partnerships.

Specifically, Human Financial does not have any affiliation with firms that sell financial or insurance products.

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

Code of Ethics

The employees of Human Financial have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

Human Financial and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the *Human Financial Written Policies and Procedures*.

Personal Trading

The Chief Compliance Officer of Human Financial is Dusty Harshman. As the sole practitioner at Human Financial, he reviews his trades each quarter to ensure compliance with the *Human Financial Written Policies and Procedures' Code of Ethics*. The personal trading reviews does not affect the markets, and that clients of the firm receive preferential treatment. Since most employee trades are small mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

Brokerage Practices

Selecting Custodial Firms

Human Financial does not have any affiliation with product sales firms. Specific custodian recommendations are made to Clients based on their need for such services. Human Financial recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

Human Financial DOES NOT receive fees or commissions from any of these arrangements.

Best Execution

Best execution means the most favorable terms for the client for a transaction based on the terms, service quality and reputation of a given custodian's execution of trades, as well as other practices and procedures associated with best execution. Human Financial suggests custodians consistent with our duty to seek "best execution" of your trades. Human Financial does not receive any portion of the trading fees.

Soft Dollars

Human Financial receives no economic benefit from a non-client in connection with giving advice to clients. Human Financial purchases software licenses at retail prices from third parties for software that allows us to receive accounting data, perform portfolio modeling and research.

Order Aggregation

Were Human Financial to manage investment assets for clients, most trades would be mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

Review of Accounts

Periodic Reviews

While Human Financial does not currently manage investment accounts, it may in the future. If and when Human Financial manages investment accounts, account reviews would be performed quarterly by Dusty Harshman. Account reviews would be performed more frequently when market conditions dictate.

Review Triggers

While Human Financial does not currently manage investment accounts, it may in the future. If and when Human Financial manages investment accounts, other conditions that may trigger a review would be changes in the tax laws, new investment information, and/or changes in a client's own situation.

Regular Reports

While Human Financial does not currently manage investment accounts, it may in the future. If and when Human Financial manages investment accounts, Dusty Harshman would be the primary account reviewer. He would consider the client's current security positions and the likelihood that the performance of each security will contribute to the investment objectives of the client.

Retainer Agreement clients receive periodic communications on at least an annual basis. Investment Management clients would receive written quarterly updates.

Client Referrals and Other Compensation

Incoming Referrals

Human Financial has received referrals for financial planning services. The referrals came from current clients, estate planning attorneys, accountants, personal friends and other similar sources. The firm does not compensate referring parties for these referrals.

Referrals Out

Human Financial has made referrals for other professional, legal, and financial Human Financial does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Other Compensation

Human Financial receives no other compensation from any persons or entities besides its clients.

Custody

SEC “Custody”

As Human Financial does not manage our clients’ investment assets, at no time does Human Financial take custody of our client’s assets..

Account Statements

As Human Financial does not manage our clients’ investment assets, all assets are held at the qualified custodians of the clients’ choosing. The clients’ custodians provide account statements directly to clients at their address of record at least quarterly.

Performance Reports

As Human Financial does not manage our clients’ investment assets, clients are urged to review the account statements received directly from their custodians for performance reporting.

Net Worth Statements

Clients may be provided net worth statements and net worth graphs that are generated from our financial planning software and/or client relationship management system. Net worth statements contain approximations of bank account balances provided by the client, as well as the value of land and hard-to-price real estate. The net worth statements are used for long-term financial planning where the exact values of assets are not material to the financial planning tasks.

Investment Discretion

Discretionary Authority for Trading

While Human Financial does not currently manage investment accounts, Human Financial has no discretionary authority manage investment accounts on behalf of clients.

Limited Power of Attorney

While Human Financial does not currently manage investment accounts, it may in the future. If and when Human Financial manages investment accounts, a limited power of attorney may be utilized as a trading authorization for this purpose. A limited power of attorney would allow trades that you have approved.

Voting Client Securities

Proxy Votes

Human Financial does not vote proxies on securities. Clients are expected to vote their own proxies.

When assistance on voting proxies is requested, Human Financial will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

Financial Information

Financial Condition

Human Financial does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because Human Financial does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$600 per client, and six months or more in advance.

Business Continuity Plan

General

Human Financial has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

Disasters

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, T-1 communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

Loss of Key Personnel

Human Financial provides fee-only fiduciary financial planning services and education to its clients, and it does not manage client investment accounts. In the event of Dusty Harshman's serious disability or death, clients would not lose access to any their investment accounts and should have little difficulty finding other fiduciary financial planners willing to serve them.

Information Security Program

Information Security

Human Financial maintains an information security program to reduce the risk that your personal and confidential information may be breached.

Privacy Notice**Our Privacy Promise**

At Human Financial, we honor the trust you put in our hands. We strive to maintain your trust and confidence in our firm, an essential aspect of which is our commitment to protect the confidentiality, integrity and security of your personal information. As we believe that all of our clients value their privacy, we do not disclose your personal information to anyone unless it is required by law, or at your direction. *We will not sell your personal information to anyone.*

The Personal Information That We Collect, Maintain, and Communicate

We collect personal information so we can provide investment management and financial planning services to you. The types and categories of information we collect and maintain about you include:

- Information we receive from you to open an account or provide investment management/financial planning services to you (such as your date of birth, social security number, address, telephone number, and financial information);

- Information about your transactions with us, our affiliates, or others to service your account (such as trade tickets and account statements);
- Information that we receive from third parties with respect to your account (such as trade confirmations from brokerage firms).

In order for us to provide investment management and financial planning services to you, we may disclose personal information that we collect and maintain in very limited instances, which includes:

- Disclosures that are authorized or requested by you (for example, to receive an insurance quote, providing information such as age or health conditions);
- Disclosures that are required by law (for example to cooperate with regulators or law enforcement authorities);
- Disclosures to companies as otherwise permitted by law, including those necessary to service your account (such as providing account information to brokers or custodians).
- ***On occasion, we may use our client's financial information, after being completely scrubbed of ALL identifiable personal information, for data analysis or case study efforts within the local financial planning community. This occurs for strictly educational purposes.***

How We Protect Your Personal Information

To fulfill our privacy promise, we have instituted practices to safeguard the information that we maintain about you. These include:

- Maintaining physical, electronic and procedural safeguards that comply with federal and state regulations to guard your personal information;
- Limiting access to personal information third parties that are necessary or appropriate to provide services to you as described above;
- Requiring third parties that perform services to us to agree by contract to keep your information strictly confidential;
- Protecting information of our former clients to the same extent as our current clients.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

Human Financial requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, a CFP®, a CFA, a ChFC, JD, CTFA, EA or CPA. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP): Certified Financial Planners are licensed by the CFP Board to use the CFP mark. CFP certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board (www.cfp.net).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

JEFFREY DUSTIN "DUSTY" HARSHMAN

Educational Background:

- Born in 1973
- University of Texas at Austin, CFP Program (2008)
- University of Texas at Austin, MBA in Information Management and Customer Insight (2001)
- University of Texas at Austin, BA (with Honors) in Economics (1996)

Business Experience:

- Financial Planner/President, Human Financial, LLC (2008 – Present)
- Systems Relationship Manager for projects involving Wells Fargo Bank, Bank of America, and Union Bank of California, Custom Credit Systems (2003-2007)
- Project Management Responsibilities for MBA projects involving Dell, Cisco, and IBM, McCombs School of Business, UT-Austin (2000-2001)

- Systems Consultant, Custom Credit Systems (1996-1999)

Disciplinary Information:

Dusty Harshman has no disciplinary information to disclose.

Other Business Activities:

Dusty Harshman has no other formal business activities.

Additional Compensation:

Dusty Harshman is only compensated by Human Financial, and he has no commission or fee relationship

Arbitration Claims:

Dusty Harshman has not been subject to an arbitration claim.

Self-Regulatory Organization or Administrative Proceeding:

Dusty Harshman has not been subject to an SRO or administrative proceeding.

Bankruptcy Petition:

Dusty Harshman has never petitioned for bankruptcy.