

## **Do I qualify to invest in Harvest MIC. Plain language.**

We break it down into 4 categories:

### **Friends/Family/Close Business associates**

Friends and family is relatively straightforward. Are we directly related or have we been friends for a long time. [See definition below.](#)

Close business associates would be “have we participated in multiple business transactions together, or worked together for a number of years in close proximity”.

### **Definitions:**

**Definition of close personal friend:** Means an individual who has known the named director, executive officer, control person or founder well enough and for a sufficient period of time to be in a position to assess the capabilities and trustworthiness of that person. The term "close personal friend" can include a family member who is not already specifically identified if the family member otherwise meets the criteria described above. An individual's relationship with the named director, executive officer, control person or founder must be direct. An individual is not a "close personal friend" solely because that individual is a relative, a client, customer, former client or former customer of, or is a member of the same organization, association or religious group as, the named director, executive officer, control person or founder.

**Definition of close business associate:** Means an individual who has had sufficient prior business dealings with the director, senior officer or control person to be in a position to assess the capabilities and trustworthiness of the director, senior officer or control person. A casual business associate or a person introduced or solicited for the purpose of purchasing securities is not a close business associate. An individual is not a close business associate solely because the individual is a client or former client. For example, an individual is not a close business associate of a registrant or former registrant solely because the individual is a client or former client of that registrant or former registrant. The relationship between the Subscriber and the director, senior officer or control person must be direct. For example, the exemption is not available for a close business associate of a close business associate of a director, senior officer or control person.

### **Accredited investor**

This describes a sophisticated investor that is a person, institution or company that meets an asset/income test as laid out by the government.

If you answer “yes” to any of the following, you qualify as an accredited investor:

- 1) Do you or you and your spouse have \$1,000,000 in financial assets/net of liabilities and personal assets?
- 2) Do you or you and your spouse have \$5,000,000 in overall assets (financial/real estate etc)
- 3) Do you as an individual earn \$200,000 annually or \$300,000 when combined with your spouse? (Please note this is based on a 2 year average)

### **Minimum Investment**

Do you represent a corporation, trust or institution that intends on investing a minimum of \$150,000.00?

### **Offering Memorandum Exception**

Are you an eligible investor? Similar to accredited but the criteria is a little different.

If you answer yes to any of the following you are an eligible investor:

- 1) Do you or you and your spouse have net assets (financial/real estate) of more than \$400,000.00?
- 2) Do you as an individual earn \$75,000.00 annually or \$125,000 when combined with your spouse? (Please note this is based on a 2 year average)

If you are an eligible investor you may:

Invest up to \$30,000.00 after reading the offering memorandum.

Invest between \$30,000.00 and \$100,000.00 with the recommendation of any one of the following:

- 1) Exempt market dealer
- 2) Portfolio manager/Financial Planner
- 3) Investment Dealer

If you have any questions or concerns please reach out to either Darren Martel or Darren Lacy. Thanks!