

Harbour Investments, Inc. strives to provide extraordinary customer service to our clients. In the event that we are temporarily unavailable due to an uncontrollable circumstance, we are providing our clients with a brief overview of how we plan to recover access to us in a reasonable amount of time. Harbour has an extensive business continuity plan in place to address any interruption of our daily operations. This plan is reviewed annually, is subject to modification, and is promptly updated when warranted. Harbour is not providing specific details of its business continuity plan due to confidential information and to assure security of an effective plan of recovery. This detailed plan entails what actions Harbour will take in the event of business disruption caused by several different scenarios including building wide, citywide, or even a regional incident. This can include routing personnel and communication to an alternate facility depending on the severity of disruption. We value the importance of quick recovery and our recovery objective time for business resumption is four hours. This time may be affected by circumstances beyond our control. Harbour's vital information has a daily back up, and is sent offsite to two separate facilities. Our clients can access www.harbourinv.com to get the latest information in the event of a disruption. In the event that we are in the process of recovering from a disruption, our clients may contact the clearing firm with which their accounts are associated. Only contact these firms if information is unavailable due to a disruption in our operations. If you have monies held directly with a mutual fund, variable annuity or insurance company, you can contact each company by calling the number on your statement or prospectus.

Pershing LLC
P.O. Box 2065
Jersey City, NJ 07303
(201) 413-5368 Fax
(201) 413-3635 Recorded instructions
www.pershing.com

Pershing Advisor Solutions
One Pershing Plaza 4th Floor
Jersey City, NJ 07399
(866) 578-6049

Charles Schwab
150 S Wacker Dr Ste 1400
Chicago, IL 60606
(800) 843-7121

TD Ameritrade
5010 Wateridge Vista Dr
San Diego, CA 92121
(888) 613-2401

Wedbush Securities
1000 Wilshire Boulevard
Los Angeles, CA 90017
(213) 688-8000 Phone
(213) 688-6692 Fax
www.wedbush.com