

Harbour Traded Models



A flexible alternative to traditional money management!

Streamline your portfolio construction process with a more flexible and potentially lower-cost alternative to traditional money management. Subscribe to a Harbour Traded Model Platform to leverage the power to create a blended model with one of your own.

Harbour Traded Models can help you:

- Harbour administers the trading, rebalancing and raising of cash in the accounts.
- Research and select new models with just a few clicks (Model Market Center at Schwab)
- Access Equity, ETF and Mutual Fund strategies, many at no additional cost
- Analyze the potential impact of models with the FinMason Model Impact tool
- Reduce paperwork when changing strategies - no individual contracts required - subscription-based solution
- Service clients across asset levels, from the emerging to high net worth investor

Harbour Traded Model Platform Fact Sheet

Overview:

Harbour Traded Model (HTM) platform is designed to allow advisors to leverage third party money managers and/or custom-built models to provide an efficient way to manage client accounts. The platform is designed to streamline the administrative aspects of managing a client's account to allow the advisor to focus on building and strengthening client relationships.

Fees: Advisor Fee is determined by the advisor with a max fee of 1.25%
Platform Fee is 0.15%
Money Manager Fee is 0.00%
Underlying Mutual Fund and ETF expenses will vary depending on the model.
Transaction Fees are paid by the client.

Billing: Billing is done on a Monthly Basis in Advance.

Money Managers: Access to over 150 strategies from different institutional money managers with no money manager fees. The strategies are made up of ETFs or Mutual Funds. See attached list.

Account Minimums: Each Money Manager has their own set minimum for their models. The minimums vary from \$0 to \$25,000.

Custom Models: The ability to develop/customize your own models. This allows the advisor to choose the make up of the underlying models themselves or blend different Money Manager Strategies together. Minimums due apply.

Advisor Benefits:

- A broad array of money managers to choose from.
- The ability to develop your own portfolio and allow the platform to trade them on your behalf.
- The flexibility to make changes to client's portfolios, invest deposits and make withdrawals seamlessly.

SECTION #2: INVESTMENT OPTIONS:

American Funds Models

(Minimum \$5,000)

- Conservative Growth and Income Strategy (F2)
- Conservative Income Model (F2)
- Global Growth Strategy (F2)
- Growth & Income Strategy (F2)
- Growth Strategy (F2)
- Moderate Growth Strategy (F2)
- Moderate Growth & Income Strategy (F2)

Blackrock Target Allocation Multi Manager ETF

Strategies (Minimum \$10,000)

- 0% Equities/100% Fixed Income
- 10% Equities/90% Fixed Income
- 20% Equities/80% Fixed Income
- 30% Equities/70% Fixed Income
- 40% Equities/60% Fixed Income
- 50% Equities/50% Fixed Income
- 60% Equities/40% Fixed Income
- 70% Equities/30% Fixed Income
- 80% Equities/20% Fixed Income
- 90% Equities/10% Fixed Income
- 100% Equities/0% Fixed Income

Single Fund Asset Allocation ETF Portfolios

(\$0 Minimum)

- Conservative Allocation
- Moderate Allocation
- Growth Allocation
- Aggressive Growth Allocation
- S&P 500 Allocation

Russell Investments Tax-Managed Portfolios

(\$25,000 Minimum)

- Conservative
- Moderate
- Moderate Growth
- Balanced
- Balanced Growth
- Growth
- Equity Growth

First Trust Buffer ETF Portfolios

(Minimum \$25,000)

- All Equity Buffer Model
- Defensive Growth Buffer Model
- Laddered Buffer Model
- Laddered Deep Buffer Model
- Moderate Growth Buffer Model

First Trust Equity ETF Model Portfolios

(\$25,000 Minimum)

- All Equity Model
- Defensive Equity
- Domestic Equity
- Equity Income Model
- International Equity Model

First Trust Specialty ETF Portfolios

(\$25,000 Minimum)

- Alternatives Model
- Enhanced Equity Income Model
- Top Themes Model

First Trust Strategic Risk ETF Model Portfolios

(\$25,000 Minimum)

- Conservative Model
- Conservative Growth Model
- Balanced Growth Model
- Moderate Growth Model
- Aggressive Growth Model

State Street Active Allocation ETF Portfolios

(\$15,000 Minimum)

- Conservative
- Moderate Conservative
- Moderate
- Moderate Growth
- Growth
- Maximum Growth

State Street Strategic Allocation ETF Portfolios

(\$5,000 Minimum)

- Conservative
- Moderate Conservative
- Moderate
- Moderate Growth
- Growth
- Maximum Growth

State Street Tax-Sensitive Strategic ETF Models

(\$5,000 Minimum)

- Conservative
- Moderate Conservative
- Moderate
- Moderate Growth
- Growth

Vanguard CRSP Series ETF Portfolios

(Minimum \$25,000)

- 100% Fixed Income
- 10% Equity / 90% Fixed Income
- 20% Equity / 80% Fixed Income
- 30% Equity / 70% Fixed Income
- 40% Equity / 60% Fixed Income
- 50% Equity / 50% Fixed Income
- 60% Equity / 40% Fixed Income
- 70% Equity / 30% Fixed Income
- 80% Equity / 20% Fixed Income
- 90% Equity / 10% Fixed Income
- 100% Equity Portfolio

Vanguard Russell Series ETF Portfolios

(Minimum \$25,000)

- 100% Fixed Income
- 10% Equity / 90% Fixed Income
- 20% Equity / 80% Fixed Income
- 30% Equity / 70% Fixed Income
- 40% Equity / 60% Fixed Income
- 50% Equity / 50% Fixed Income
- 60% Equity / 40% Fixed Income
- 70% Equity / 30% Fixed Income
- 80% Equity / 20% Fixed Income
- 90% Equity / 10% Fixed Income
- 100% Equity Portfolio

Vanguard Tax-Aware Series ETF Portfolios

(Minimum \$25,000)

- Conservative
- Moderately Conservative
- Moderate
- Moderately Aggressive
- Aggressive

Vanguard Core Series ETF Portfolios

(Minimum \$10,000)

- 100% Fixed Income
- 10% Equity / 90% Fixed Income
- 20% Equity / 80% Fixed Income
- 30% Equity / 70% Fixed Income
- 40% Equity / 60% Fixed Income
- 50% Equity / 50% Fixed Income
- 60% Equity / 40% Fixed Income
- 70% Equity / 30% Fixed Income
- 80% Equity / 20% Fixed Income
- 90% Equity / 10% Fixed Income
- 100% Equity Portfolio

Vanguard S&P Series ETF Portfolios

(Minimum \$25,000)

- 100% Fixed Income
- 10% Equity / 90% Fixed Income
- 20% Equity / 80% Fixed Income
- 30% Equity / 70% Fixed Income
- 40% Equity / 60% Fixed Income
- 50% Equity / 50% Fixed Income
- 60% Equity / 40% Fixed Income
- 70% Equity / 30% Fixed Income
- 80% Equity / 20% Fixed Income
- 90% Equity / 10% Fixed Income
- 100% Equity Portfolio