



DISCRETIONARY TRADING AUTHORIZATION / POWER OF ATTORNEY

The undersigned hereby authorizes _____ as the undersigned's agent and
(IAR Name/Firm)

attorney-in-fact (the "Agent"), with full power and authority to buy, sell (including short sales and liquidations), exchange, convert and otherwise trade in stocks/ETFs (non-penny stock), options, UITs, bonds, municipal bonds, mutual funds, CDs and US Treasury instruments whether directly or indirectly through investments in managed investment products on margin or otherwise, in one or more accounts maintained through Harbour Investments, Inc.

In all such transactions, Harbour is hereby authorized to follow the instructions of the Agent; the Agent is authorized to act on behalf of the undersigned in the same manner and with the same force and effect as the undersigned might or could with respect to such transactions, the making and arranging deliveries and with respect to all other things necessary or incidental to the furtherance and/or conduct of the Account. This authorization does not grant Adviser permission to take delivery or possession of Client's funds or securities. Client acknowledges Adviser will not be responsible for any loss or liability incurred by reasons of any intentional, willful or negligent action or failure to act on the part of Client's Account custodian or broker.

This authorization is a continuing one and shall remain in full force and effect until revoked by the undersigned, or an authorized person on the undersigned's behalf, or by the Adviser pursuant to the provisions of this agreement. This Authorization shall automatically terminate upon the death of the undersigned.

The provisions hereof shall be in addition to and in no way limit or restrict any right which Harbour may have under any agreement with the undersigned. In addition, Harbour is further authorized and directed to deduct from the undersigned's account and pay the Agent the amount of any management fees, and/or advisory fees authorized to be paid.

Alternative / Limited Liquidity Products

The purchasing of "Fee-Based Annuities", "Alternative Investments", "Complex Products" or "Investments with Limited Liquidity" do not fall under the general discretionary trading authority described above and may require signed acknowledgment of fees, risks and liquidity from the client(s). Annuities are a contract between the client(s) and insurance company, annuities with commission expenses removed are known as "Fee-Based Annuities". These types of annuities are typically variable annuities or fixed indexed annuities. These products may have complex benefits and may have minimum holding periods.

"Alternative Investments" are assets to provide diversification from conventional investment types but come with additional risks; these products include, but are not limited to non-traded REITs, non-traded BDC, non-traded closed-end funds. These products will have further disclosures of product features that will be provided to the client(s) for acknowledgment.

“Complex Products” or structured products tend to be more complex than traditional investments and have different risks associated with them. They often allure investors with special features or higher returns, and it is crucial to understand each investment’s distinct features, risks and rewards. Products include, but are not limited to dual directional notes, event linked securities, principal protection bonds, reverse convertibles, leveraged ETFs or inverse ETFs.

“Investments with Limited Liquidity” do not fall in the above categories but have features that limit the availability to sell shares for cash. The most common product in this category is the interval mutual fund. The use of these products may be recommended to the client(s) based on their objectives and risk tolerance. The client(s) will have the right of refusal in the utilization of these products by providing notification to the advisor. If requested, further information and availability of these products can be provided.

Duplicate statements, notices, correspondence, and the like generated in the Account shall be delivered to the Agent at the address shown for this account and to the undersigned at the address indicated in the Customer's Account documents, or to such other person or address as the undersigned may hereafter designate in writing. Each of the undersigned hereby agrees to the terms and conditions as set forth in this Discretionary Trading Authorization. This Discretionary Trading Authorization / Power of Attorney shall be construed according to the laws of the State of Wisconsin.

_____ By initialing in the space provided, I authorize my IAR to purchase/sell/exchange alternative/limited liquidity products as defined above in this agreement.

CLIENT SIGNATURE(S):

The client(s) below grant authority to the agent listed on this form to manage the client’s advisory account(s) on a discretionary basis and have limited power of attorney to execute transactions on behalf of the client(s) without obtaining the client(s) consent prior to every transaction. This authority is limited to performing transactions in the client’s managed account(s) within the agreement.

Client Signature Date

Joint Client Signature Date

Print Client Name

Print Client Name