



How do I get started on the Harbour Traded Model (HTM) platform?

1

Contact advisory@harbourinv.com to request a Schwab HTM Master.

2

FORMS - SCHWAB & HARBOUR

NEW ACCOUNTS

Schwab - Use Schwab application based on account type. Make sure to use your HTM master on new account applications. Additional (optional) Schwab forms are: Transfer, ACH, Distribution, TOD

Harbour - Requires an Asset Management Services Agreement AND the Harbour Traded Model (HTM) Platform form.

The HTM form is an addendum to the Asset Management Services Agreement. Both forms together allow you to move on (or off) the platform with ease and change models.

EXISTING ACCOUNTS

Schwab - In general, if you have an existing advisor-managed Schwab account to move onto the HTM platform, you will not need any Schwab forms.***

Harbour - Only the HTM addendum is required for existing Schwab accounts as long as a HI Asset Management Agreement is already on file.

****Additional Schwab forms may be required if the advisor fee rate is changing, the pricing (ABP/TBP or wrap/non-wrap) is changing, or the Advisory firm is changing by moving to the HTM platform.*

3

Ongoing Service - submitted as HTM Home Office Requests in **Atlas**.

- one-time raise cash requests
- systematic distributions
- model/strategy change
- invest cash

Accounts are monitored daily for new cash deposits. Rebalancing is completed based on the model and frequency of money manager changes. If you have further issues with your HTM, email advisory@harbourinv.com.



HTM FAQ'S

? **Does the platform work for small accounts?**

Yes, the platform is ideal for small accounts to alleviate some of the administrative burden that comes along with them.

Single fund asset allocation models are available. Simple plans are ideal as cash balances are continuously monitored for new deposits. Advisory fees are billed regardless of account size (there is no \$5K account minimum for fee billing to kick in).

? **Are there minimums to be on the HTM platform?**

No, there are not any account minimums to get on the platform. Minimums are dictated by the model that the account is investing in. The HTM platform form lists the model minimums. Model minimums range from \$0 to \$25,000.

? **Can I use two different models in one account?**

Yes, accounts over \$100K can utilize two or more different models. Indicate the percentage for each model on the HTM form.

? **How do custom models work?**

Each office that has (or intends to have) \$10MM in assets on the HTM platform can create up to six custom models that will be traded by Harbour. These models can be completely customized, or they can incorporate a portion of a money manager model along with the advisors' own selections. E-mail advisory@harbourinv.com for custom model review and approval.



HTM FAQ'S

? **Can a legacy position be excluded from trading?**

Yes, if an account holds a legacy position that should not be traded, an e-mail instruction can be sent to advisory@harbourinv.com prior to the account transfer and the position will be excluded from the model trading.

? **What is the platform fee?**

There is a 15bps platform fee that is charged to the client account along with the advisor's fee each month. The total fee to the client will include the advisors fee (up to 1.25%) plus .15% platform fee.

? **When are the accounts billed?**

Both the advisor fee and the platform fee are billed at the same time, monthly in advance.



***Any further questions
can be directed to
advisory@harbourinv.com***