HARBOUR INVESTMENTS, INC.
Registered Investment Advisor
& Independent Broker Dealer

Interval Mutual Fund Disclosure Form

This document is designed to inform you of the features and characteristics of interval funds, which may be used in your discretionary managed account by your investment advisor representative. It is important that you understand the implications of investing in interval funds and the specific risks associated with these investment products.

By signing this form, you acknowledge and agree to the potential inclusion of interval funds in your portfolio, as deemed appropriate by your investment advisor representative. If you do not wish to have interval funds included in your portfolio, we kindly advise you not to sign this form. It is essential that you fully comprehend the nature and implications of these investments to make an informed decision regarding your investment strategy.

The following sections outline the key features, limitations, and risks associated with interval funds to assist you in making an informed choice about your investment portfolio. We encourage you to review this information carefully and consult with your investment advisor representative for further clarification or guidance.

Interval Fund Product Disclosure

- Interval funds can be considered riskier than traditional mutual funds due to their illiquidity and the potential risks they pose to certain investors.
- Interval funds may also invest in non-traded assets, which have different risks than traditional stocks and bonds.
- Interval funds are not daily liquid, which means they can only be redeemed as described at preset frequencies.
- There is no guarantee that you will be able to sell all the shares you desire in a quarterly repurchase offer. Redemption may take several quarters or even years to fulfill.
- If you change advisors or investment platforms, this fund may not be eligible for transfer. Interval funds may not be available on all investment platforms.
- While yields on interval funds can be higher, fees are also traditionally higher compared to traditional mutual funds.

Advantages and Disadvantages:

- The main advantage of interval funds is that they traditionally offer higher yields.
- The two main disadvantages are higher fees and illiquidity.

Investment Limits:

- Clients may not allocate more than 20% of their liquid and retirement assets to interval funds without obtaining written permission from Harbour.
- Clients may not invest more than 10% of their assets in any single interval fund without obtaining written permission from Harbour.

Regulation BI

- The client hereby acknowledges informed consent regarding the receipt of certain information from Harbour.
- You acknowledge receipt of Harbour's Form CRS and understand its contents.
- Certain companies pay Harbour Investments, Inc. compensation for marketing, access to Harbour Representatives, and other purposes, separate from and in addition to commissions and compensations paid for the sale of their products. For further information, please visit the Harbour website at Harbour Disclosures.
- You agree to receive, and have received, delivery of Harbour's Best Interest Disclosure and Harbour's Mutual Fund Breakpoint Disclosures by visiting Harbour Regulation BI Disclosures and Harbour Breakpoint Disclosures, respectively.

Total Liquid and Retirement Assets: $_____

Investor Name: _____

Signature: _____ Date: _____

Investor Name: _____

Signature: _____ Date: _____

Advisor Name: _____ Number: _____