



## Mutual Fund IRA Platform Letter of Understanding

Print Client Name: \_\_\_\_\_ Amount \$ \_\_\_\_\_

By signing below, you represent that you understand and acknowledge the following regarding the costs associated with the proposed investment and to record the reason for and anticipated benefits associated with this purchase.

Platform Name: \_\_\_\_\_

Front End Charge \_\_\_\_\_% Back End Sales Charge \_\_\_\_\_%

Record Keeping Fees \_\_\_\_\_% Total annual average/approx. fees & expenses \_\_\_\_\_%

Explain in detail benefits and background information: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Investment Objective:** \_\_\_\_\_ Income \_\_\_\_\_ Growth & Income \_\_\_\_\_ Growth

**Risk Tolerance:** \_\_\_\_\_ Conservative \_\_\_\_\_ Moderate \_\_\_\_\_ Moderate \_\_\_\_\_ Aggressive \_\_\_\_\_ Aggressive

**Time Horizon:** \_\_\_\_\_ 0 to 3 Years \_\_\_\_\_ 4 to 7 Years \_\_\_\_\_ 8 or more Years

**Years Investing Experience** \_\_\_\_\_ **Are the Investment Objective, Risk Tolerance or Time Horizon different than your Customer Investment Profile indicates?** \_\_\_\_\_ Yes \_\_\_\_\_ No

- ADEQUATE INFORMATION.** You have received a current prospectus for the investment(s) applied for. You understand the investment objectives and risks of the investment(s) for which you are applying. THERE CAN BE NO ASSURANCE THAT THE OBJECTIVES WILL BE ACHIEVED.
- VALUE OF SHARES FLUCTUATING.** The value of your shares or units may go up or down, and when you redeem your shares or units, you may receive more or less than you paid for them. Dividends or interest may also fluctuate, and the amount is not guaranteed.
- TAXES/IRAs.** Dividends and capital gains may be taxable on this investment. Additionally, a tax penalty will occur when liquidating an IRA prior to age 59 1/2 without reinvestment into another similar IRA at that time. Please consult your tax advisor on any tax issues
- CHARGES AND FEES/REPOSITIONING AND SHARE WITH CDSC.** All fees and charges are disclosed in the prospectus. Volume discounts may apply within the same fund family for larger purchases or in connection with existing positions or transactions away from Harbour. You understand that by purchasing B or C shares, you will not receive any breakpoints. This may result in higher sales charges than A shares. You also acknowledge that by redeeming B or C shares, you may incur a back-end sales charge. You may have paid a sales charge at the time of purchase or upon redemption of your investments and subsequent reinvestment could result in another sales charge. For this and other reasons, most investments should be held for a number of years.
- MANAGEMENT RESPONSIBILITY.** Harbour Investments, Inc. does not sponsor or manage investment products. The performance of your investment will depend upon results achieved by the fund managers responsible for managing your investment. Please check your confirmation statements received directly from vendors to make sure all information is correct. Confirmations and statements will come directly from the product issuer.
- REVENUE SHARING ARRANGEMENTS.** Certain companies pay Harbour Investments, Inc. compensation for marketing, access to Harbour Representatives and for other purposes separate from and in addition to commission and compensations paid for the sale of their products as disclosed in the prospectus of each company. This practice is further discussed and reviewed at the Harbour website <http://harbourinv.com/clients/disclosures>
- INFORMED CONSENT OF REG BI AND BREAKPOINT ELECTRONIC DELIVERY.** The client hereby makes the following representations about informed consent of the receipt of certain information from Harbour: You acknowledge receipt of Harbour's Form CRS and understand its contents. You (we) agree to receive, and have received, delivery of Harbour's Best Interest Disclosure and Harbour's Mutual Fund Breakpoint Disclosures by visiting <https://harbourinv.com/clients/regulation-bi/> and <https://harbourinv.com/clients/disclosures/>, respectively.

Client's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**FINANCIAL PROFESSIONAL STATEMENT.** I am appropriately licensed in the client's state of residence. I have reviewed the client's Customer Investment Profile to ensure that the information is current. This purchase aligns with their overall investment objectives and risk tolerance.

Financial Professional Signature: \_\_\_\_\_ Rep No. \_\_\_\_\_