



# Structured Products Letter of Understanding

By signing below, you represent that you understand and acknowledge the following applying to all purchases and sales:

Issuing Company \_\_\_\_\_ Amount \$ \_\_\_\_\_

Rating of the issuing company: S&P Rating \_\_\_\_\_ Moody's Rating \_\_\_\_\_ Fitch Rating \_\_\_\_\_

Maturity Date: \_\_\_/\_\_\_/\_\_\_ Cusip Number: \_\_\_\_\_ Principal is: Protected At Risk

Features of note (fill in all that apply): Interest Note \_\_\_\_\_ Growth Note \_\_\_\_\_

Dual Directional \_\_\_\_\_ Annual Interest Rate \_\_\_\_\_% Cap \_\_\_\_\_%

Buffer \_\_\_\_\_% Payable: Monthly Quarterly Digital Upside Participation \_\_\_\_\_ Multiplier

Barrier \_\_\_\_\_%

Name(s) of index, stock spread or other the product is linked to: \_\_\_\_\_

In a best-case scenario, this product will yield a maximum of \_\_\_\_\_%. You will receive the maximum if: \_\_\_\_\_

In a worst-case scenario, this product could lose a maximum of \_\_\_\_\_%. You could lose money in this product if: \_\_\_\_\_

Please describe what purpose this product serves as part of your investment portfolio: \_\_\_\_\_

Callable Non-Callable Callable Date: \_\_\_/\_\_\_/\_\_\_ Callable @ \$ \_\_\_\_\_

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

Risk Tolerance: \_\_\_\_\_ Moderate \_\_\_\_\_ Aggressive \_\_\_\_\_ Aggressive

Time Horizon: \_\_\_\_\_ 0-3 Years \_\_\_\_\_ 4-7 Years Net Worth Excluding Primary Residence \$ \_\_\_\_\_

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

**1. ADEQUATE INFORMATION. You acknowledge receipt, and review of the note term sheet.** You have received information, written or verbal, regarding how this product works. 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.

**2. VALUE OF SHARES/FLUCTUATING YIELD.** The value of this product may go up or down, and when you redeem this product, you may receive more or less than you paid for it. Dividends or interest may also fluctuate, depending on the product and are not guaranteed.

**3. CHARGES AND FEES/REPOSITIONING.** You may pay a sales charge at the time of purchase and/or upon redemption of your investments and subsequent reinvestment will result in another sales charge. For this and other reasons, most investments should be held for a number of years.

**4. MANAGEMENT RESPONSIBILITY.** Harbour Investments, Inc. does not sponsor or manage investment or insurance products. The performance of your investment may depend upon results achieved by an index or item it is linked to. Please check your confirmation statements received directly from the clearing brokerage firm to make sure all information is correct. Confirmations and statements will come directly from the clearing brokerage firm.

**5. 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/>.

**6. IRAs OR ANNUITIES.** A tax penalty will occur when liquidating an IRA or an annuity contract prior to age 59 1/2 without reinvestment into another similar IRA or Annuity contract at that time.

**7. INFORMED CONSENT OF REG BI.** 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 agree to receive, and have received, delivery of Harbour's Best Interest Disclosure by visiting <https://harbourinv.com/clients/regulation-bi/>.

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

Joint Signature: \_\_\_\_\_ Date \_\_\_\_\_

Print Client(s) Name: \_\_\_\_\_

**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. I have signed Harbour's Structured Notes Acknowledgment.

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