



Terms Used in Harbour Investment's CIP Return Letter

- 1. Name**
 - a. This will be the name of the person or entity this letter pertains to.
- 2. Date of Birth**
 - a. This will be the birthdate, Trust Date or Effective Date of the investor depending on the client type.
- 3. Last 4 of Tax ID**
 - a. This should be the last four digits of the SSN or TIN for this investor
- 4. Phone Numbers**
 - a. This will be the main phone numbers listed for this investor.
- 5. Mailing Address**
 - a. This will be the address to which all mail from Harbour Investments to this investor will be sent.
- 6. Home Address**
 - a. This is the physical address where the investor resides.
- 7. Investment Objectives**
 - a. This will list the primary investment objectives selected on the CIP:
 - i. Capital Appreciation, Growth, Income
- 8. Occupation**
 - a. This will list the current occupation of the investor if applicable.
- 9. FINRA Affiliated**
 - a. This indicates if this investor, their spouse or anyone who contributes 25% or more toward their annual income works for a member firm of the Financial Industry Regulatory Authority.
- 10. Household Income**
 - a. The aggregate income of the investor's household.
- 11. Household Net Worth**
 - a. The aggregate of all assets less all liabilities of the investor's household.
- 12. Net Worth Excluding Home**
 - a. This is the summation of the Liquid Assets and Retirement Assets of the investor's household. This number may not actually equal the investor's household net worth less the value of home since Harbour Investments uses a more stringent "exclusive net worth" calculation which only includes retirement and investment assets.