

If you choose to electronically deliver the initial Form CRS to your clients via email, there are a few steps to follow:

- Notify Melissa Johnson at mjohnson@harbourinv.com that you are emailing Form CRS to your existing clients
- If you do not have an email address for a client, please let Melissa know so Harbour can send a hard copy
- You are required to use the below subject line and email body so we can properly track delivery of Form CRS

Please note that if you choose to add your own content (besides a general greeting) to the email, you will need to submit it through Marketing Library for approval.

In addition to Form CRS, recent updates to our Customer Agreement and Privacy Policy are also included in the PDF packet.

Delivery of Form CRS must be completed no later than July 29th. Please notify Melissa Johnson at mjohnson@harbourinv.com when you have completed the email delivery.

Email Requirements:

Subject Line: **Client Relationship Summary**

Body of Email:

You are receiving this disclosure as required by a new Securities & Exchange Commission (SEC) rule, Regulation Best Interest (Reg BI). As a current client and account holder, I am required to provide the attached Client Relationship Summary to you. Harbour Investments, Inc. is registered with the SEC as a Registered Investment Adviser and Broker-Dealer. I am a financial professional with Harbour.

Harbour's relationship summary tells you about:

- the types of services the firm offers;
- the fees and costs you will have to pay for those services;
- conflicts of interest a broker or advisor may have;
- the required standard of conduct associated with the services the firm offers;
- whether the firm and its financial professionals have reportable legal or disciplinary history; and
- key questions to ask your financial professional.

Also included in the form packet are recent updates to Harbour's customer agreement and privacy policy.

Thank you for being a client of Harbour Investments, Inc.

If you have any questions regarding email delivery, please contact Jim Dushek at jdushek@harbourinv.com.

Jim Dushek
Vice President - Operations