

WEEKLY COMMUNICATIONS

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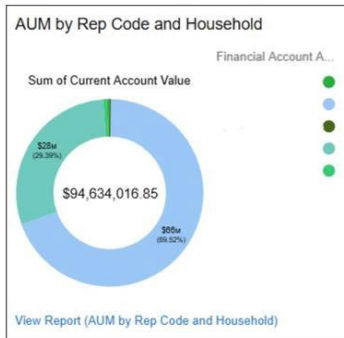
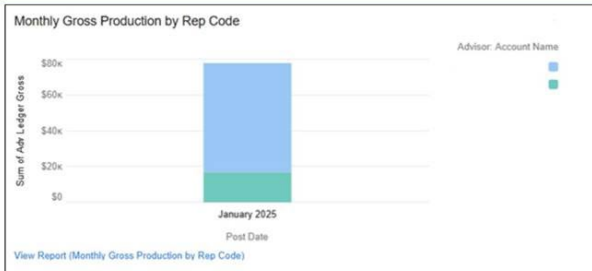


January 27-February 2, 2025



NEW Business Analytics

We have 2 new exciting additions to advisor's "Business Analytics" dashboard! You will find 2 new charts - Monthly Gross Production by Rep Code & AUM by Rep Code & Household



FRIENDLY REMINDER

This week we've received several signature guarantee requests submitted after our 2:00 PM soft cutoff of processing paperwork.

In the event you need paperwork guaranteed and sent on the same day but are submitting it into Atlas after 2 PM, please call us as Atlas is not consistently monitored after the cutoff.



COMPLIANCE CORNER

We've noticed an increase in Harbour compliance forms being submitted with minimal or no explanation for the transaction.

As a reminder, under Reg BI, it's essential to act in the best interest of the client. Providing clear reasoning for each transaction not only helps fulfill this obligation but also enables Harbour to support you effectively. We can only do so with your cooperation.

To safeguard yourself, please ensure that each transaction's rationale is clearly documented on the required Harbour forms.



Get Ahead!

You are now able to complete your CE for 2025!

Continuing Education has now been assigned in Quest for all licensed individuals for 2025. Feel free to complete it now or as your schedule allows throughout the year.

This year Harbour has implemented a December 1st deadline to avoid non-compliant incompletions at year end. In addition, licensed individuals will be receiving monthly email reminders to complete their CE until they have satisfied their requirements.

Attached are step-by-step instructions to complete both our firm CE in Quest, as well as FINRA CE for the year.

If you have any questions, please contact Kyle Kopitzke at Harbour home office.



QUEST CE

Pershing

1099 MAILING SCHEDULE

This year's 1099 mailing is following the same schedule as last year with the exception of additional mailing dates being added.

This year the first mailing will happen on 1-31 for accounts that only hold stocks, bonds, and options with additional mailings for accounts holding mutual funds, REITs and certain equities occurring every Friday after the 31st with a final mailing occurring on Saturday, March 15th.

1099 mailing delays are due to the issuers of the holdings in the account not providing finalized reporting to Pershing for the 1099. Even if the final numbers are not received from the issuers, Pershing will send a 1099 on March 15th.



New Cybersecurity Resource & WISP Template

Due to evolving regulatory requirements at both state and federal levels, financial advisors may soon need to maintain a formalized Written Information Security Plan (WISP) as part of their compliance obligations. To address these requirements, we will require advisors to have a WISP on file by the end of the year.

As part of Harbour's continued efforts to prioritize tackling cybersecurity, we are excited to announce the release of a brand-new cybersecurity resource that is now available to our advisors. It available on our website under Resource Library -> Training and Resources -> Best Practices.

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- ▶ Written Information Security Plan (WISP) Template
- ▶ Vendor Due Diligence Guidance (Including request letter template)
- ▶ Cybersecurity Best Practices
- ▶ Harbour Advisor Audit Cybersecurity Questions
- ▶ Recommended Cybersecurity Articles and Resources

In coordination with the release of this new resource, we will be covering each section in detail during our upcoming technology and compliance themed Tuesday Advisor calls. We highly recommend tuning into these calls, especially if you currently do not have a WISP in place for your business.

