

WEEKLY COMMUNICATIONS

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November 25 - December 1, 2024



It is that time of year again to log in and verify the activity in your brokerage accounts.



As you know, Harbour has a responsibility to supervise our representative's personal brokerage accounts, and it is your responsibility to notify Harbour of those accounts.

In the past, Harbour has used Financial Tracking for this service, but now they have migrated to Complysci. The new program works similar to Financial Tracking, but there are some changes for this year:

- You will need to set up a new password for your account.
- The username will still be your email address.
- You will receive an email from Complysci to set up your account and confirm your positions.
- Please reach out to Jeremy Brown if you need help and reference the attached instruction guide.

If you don't have a financial interest in a brokerage account, there is no need to do anything. If you have brokerage accounts that are not showing up in the Complysci website or accounts that have been closed, reach out to Jeremy Brown so we can get it updated.

CLICK HERE FOR A LINK TO MORE INFORMATION



Beneficial Ownership Information Reporting:

In 2021, Congress passed the Corporate Transparency Act on a bipartisan basis. This law creates a new beneficial ownership information reporting requirement as part of the U.S. government's efforts to make it harder for bad actors to hide or benefit from their ill-gotten gains through shell companies or other opaque ownership structures.

Q: What is beneficial ownership information?

A: Beneficial ownership information refers to identifying information about the individuals who directly or indirectly own or control a company. Many companies are required to report Beneficial Ownership Information to FinCEN about the individuals who ultimately own or control them.

HARBOUR IS UNABLE TO DETERMINE YOUR FILING STATUS FOR YOU

What To Know:

1. A company created or registered to do business before January 1, 2024, will have until January 1, 2025, to file its initial BOI report
2. There is no fee for submitting your report to FinCEN
3. Access the form by going to FinCEN's BOI E-Filing website (<https://boiefiling.fincen.gov>) and select "File BOIR."
4. You may need to consult with your accountant and/or attorney to determine your filing status

Schwab Year End Deadlines

For New Account Openings

December 2nd

- Deadline for Company Retirement Account (CRA) applications due to their processing time and the required 6 day waiting period for receipt of the Fee Disclosure Worksheet.

December 20th

- Deadline for paper (or DocuSign) account applications to guarantee an account opening before year-end.

IF YOU CANNOT MEET THE DECEMBER 20TH DEADLINE & WOULD LIKE HELP WITH SCHWAB'S DIGITAL ACCOUNT OPENING TOOLS, PLEASE CALL HARBOUR OR THE SCHWAB SERVICE TEAM.

charles
SCHWAB



Save the date for our upcoming
Holiday Parties!
Click below if you'd like to sign up!

Green Bay, WI
December 10th at Hinterland Brewing Company

Milwaukee, WI
December 11th at Magianno's in Mayfair Mall

Madison, WI
December 18th at Buck & Honey's in Monona



Happy Birthday

November 28
John Mueller - Brookfield, WI
Evan Kluttz - Charlotte, NC

December 1
Jon LeBaron - Reed City, MI
Blane Heisler - Battle Creek, MI



Happy Anniversary

November 30
Joshua Pratt - McHenry, IL
Chris Morgan - McHenry, IL
Mark Wolter - Libertyville, IL
Rachel Hook - McHenry, IL