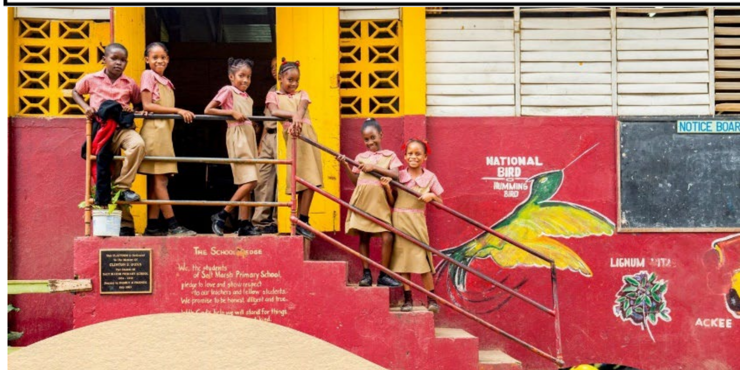
WEEKLY COMMUNICATIONS

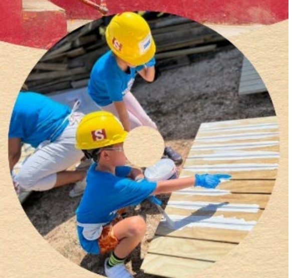
Harbour Investments, Inc.
Registered Investment Advisor & Independent Broker Dealer

WWW.HARBOURINV.COM

December 9-15, 2024

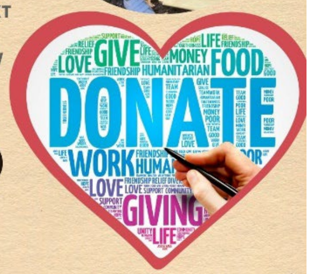


Helping Hands Jamaica Foundation



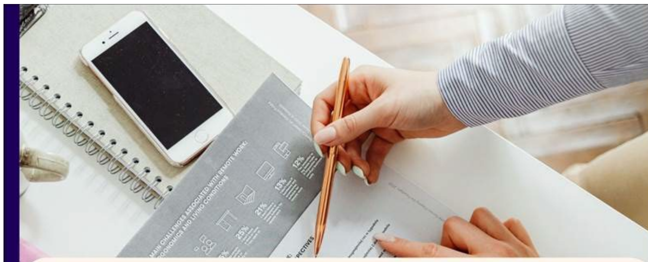
WE ARE EXCITED TO ANNOUNCE THAT NICK HAS SELECTED HELPING HANDS JAMAICA FOUNDATION AS THE CHARITY WE WILL FUNDRAISE FOR PRIOR TO THE JANUARY HARBOUR TRIP TO JAMAICA.

PLEASE LOOK FOR A SEPARATE E-MAIL IN THE NEXT FEW DAYS WITH DETAILS ON THE PROJECT IN JAMAICA WE ARE RAISING MONEY FOR AND HOW TO DONATE.



MORE INFO COMING SOON!

For more information on this charity:
https://helpinghandsjamaica.com



SIMPLE IRA CLIENTS

Recently, we've seen an increased amount of Simple IRA clients being switched to a Roth Simple IRA.

Although the sponsor company may allow you to include all participants on one form, Harbour treats each client individually. Please review below to ensure you're submitting client paperwork correctly and avoid rejections and commission holds.

HARBOUR'S REQUIREMENTS

There are two options to submit paperwork correctly:

- *The sponsor company form is completed individually for each client and submitted to each client's profile in Atlas. This is our preferred method.*
- *The sponsor company form including all participants is submitted to each client's profile in Atlas.*

ATLAS
HARBOUR INVESTMENTS, INC.

SUBMISSION TYPE REMINDERS

PLEASE SEE OUR "SUBMISSION TYPE DEFINITIONS" DOCUMENT ATTACHED, AND FOLLOW THE GUIDELINES BELOW

ADVISORY

- Advisory Agreement
- Advisory New Account Paperwork
- Advisory Other

Schwab, PAS, American Funds F2, Equitable/JNL Advisory applications, etc. should all be submitted to one of the above categories.

Also please remember to separate the advisory agreement and submit that to the Advisory Agreement submission type.

DIRECT BUSINESS

This submission type is only for:

- Mutual Fund
- Variable Annuity (non advisory)
- Fixed types of accounts

Harbour Broker Dealer Change Forms are accepted under this type, too.

TRANSITION

This submission type is for HARBOUR BACK-OFFICE STAFF only.

Please do not use this submission type for any paperwork submissions, as it will not be routed correctly for approval.

SCHWAB ADVISOR CENTER – QCD ENHANCEMENT

A recent enhancement to Schwab Advisor Center now allows standing authorization for checks sent as qualified charitable distributions to be coded as 7-QCD and default to zero tax withholdings.

You can edit existing standing instructions to have the QCD coding for future withdrawals and it will not affect the account level withholdings that are currently in place for normal distributions.

charles SCHWAB

COMPLIANCE CORNER

B/D CHANGE FORM ISSUES

BRANCH # vs. REP

Harbour has made remembering your branch number as easy as remembering your Harbour rep number - because they are the same!

RECENT ISSUES

Recently, we've noticed an increase in issues from advisors using the wrong branch number on paperwork.

Please review your paperwork before submitting.

CONSEQUENCES

In some cases, advisors cannot view accounts on DST Vision, or on the company web site.

In other cases, statements or confirmations are sent to the wrong address.

MULTIPLE REP #'S

If you have more than one number, please make sure the branch number corresponds to the rep code on the account.

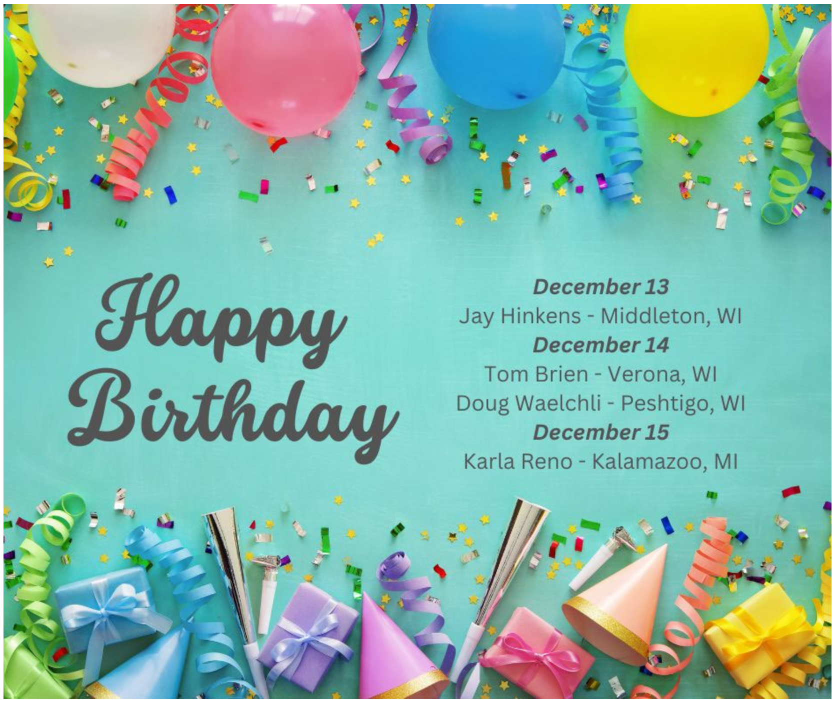
Shared rep numbers use the shared number on all shared clients.

ATLAS MFA FOR NEW PHONES

If you have a new phone, you will need to migrate your existing Atlas MFA credentials to this new device.

Salesforce Authenticator & VIP Access both have ways to backup/migrate accounts, through either app settings or a QR code.

This will need to be done before wiping your old phone. Otherwise, we will have to manually reset the Atlas connection to your new phone. Please call if you need assistance migrating credentials.


Happy
Birthday
December 13
Jay Hinkens - Middleton, WI
December 14
Tom Brien - Verona, WI
Doug Waelchli - Peshtigo, WI
December 15
Karla Reno - Kalamazoo, MI