

WEEKLY COMMUNICATIONS

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February 24–March 2, 2025



THIRD PARTY CHECKS

Harbour continues to see instances when Advisors or their Staff have deposited Third-Party Checks into client accounts. As a reminder, checks deposited into client accounts **cannot be made out to Harbour, an Advisor or the Advisor's Company name.** FINRA Rule15c-3 requires firms to segregate assets and keep customer funds and securities separate from the firm's business activities. Taking a check made payable to anything other than the client's account can be construed as Custody under FINRA regulations and require additional compliance for Harbour as well as your Branch. Please make sure checks that go through your office are payable to the proper entity.

Any check made payable to any entity or individual other than the proper custodian must be sent back to the client and a new check issued with the correct information. Harbour Advisors' offices are our first line of defense in upholding the financial rules and regulations of our industry. The following is Harbour's disciplinary process regarding violation(s) of this policy:

1ST OFFENSE	Written Warning and Call from Harbour Principal to Discuss
2ND OFFENSE	\$100 Fine
3RD OFFENSE	\$1,000 Fine
4TH OFFENSE	Heightened Supervision, Increased Fines, and Possible Termination

SUPPORT STAFF CONFERENCE



Harbour is excited to host our second Support Staff Conference—a two-day event dedicated to learning, collaboration, and growth.

Join fellow support staff members from our incredible advisor offices for an engaging experience designed just for you.

Explore new strategies with our technologies and exchange ideas to sharpen your skills and drive your office's success.

Don't miss this opportunity to connect, learn, and grow with your peers!

MONDAY, APRIL 21

1 PM - 4 PM

TUESDAY, APRIL 22

8:15 AM - 12 PM



REGISTRATION IS NOW OPEN!

**full agenda coming soon*

17975 W Sarah Ln
Brookfield, WI 53045
Lake Lounge

Pershing

Pershing Retail & Pershing Advisor Solutions Calculators Update



Pershing recently introduced 3 new retirement calculators in their existing Retirement Center:

- **Projected Required Minimum Distribution (RMD)**
 - Calculator for projecting future RMD's
- **Qualified Plan Distribution calculator**
 - Helps evaluate a client's lump sum distribution options from a qualified plan
- **Pension Payout calculator**
 - Helps evaluate total payout amounts under Single Life and Joint Survivor pension payout scenarios.

These 3 new calculators, and 8 others, can be found in NetX360+ under the "Tools-Retirement Center" link.

NEW FEATURE IN NETX 360+

Happy Anniversary

February 26

Kim Marshall - Sarasota, FL

February 28

Dugan Hettich - Elm Grove, WI



SAVE YOURSELF TIME

If you cc Harbour on your DocuSign envelope, Harbour receives the signed paperwork and uploads it into Atlas for you.

You do not need to upload it into Atlas yourself. Doing so runs the risk of duplicate accounts being opened up.



ENTERING CIP'S

CIPs should never be submitted as home office requests- they must be entered separately from vendor paperwork as NAF submissions.

Please review our training videos for further instructions, or email atlas@harbourinv.com

Happy Birthday

February 25

Ryan Rimmel - Appleton, WI
David Knibbe - Kalamazoo, MI

February 26

Amanda Norris - New Castle, IN

February 29

Neal Thompson - Scottsdale, AZ

March 2

Jamie Eklov - La Crosse, WI

