

# WEEKLY COMMUNICATIONS

WWW.HARBOURINV.COM



March 3-9, 2025

## COMPLIANCE CORNER USE OF PERSONAL EMAIL ACCOUNTS

Harbour compliance wants to remind everyone of the importance of maintaining a clear separation between business and personal emails. Using personal email accounts for business purposes can lead to serious privacy and security risks, your client should never have access to your personal email.

### THE PRIMARY CONCERNS INCLUDE:

**Privacy Risks:**  
Public email providers like Gmail, Yahoo, and others have access to the contents of your emails, which is a violation of Harbour's Privacy Policy. We are committed to ensuring that client information remains private and is only shared with those who need it within our trusted business network.

**Security Risks:**  
Personal email accounts are more susceptible to being hacked. If this were to happen, it would be your responsibility to notify clients about a potential data breach and the compromise of their sensitive information.

### Key Guidelines:

- Do not send or copy any business-related emails to your personal email account.
- Ensure that your personal email is not used for any business correspondence.
- If you currently have any business emails in your personal email account, please delete them immediately.

These guidelines apply to everyone in your office. Protecting the confidentiality and integrity of client information is essential, and adhering to these policies is a critical part of maintaining the trust and privacy we are committed to upholding.

## EXCITING NEW UPDATES

- New NAF for Minors**  
NAF processes have been improved to make entering minors even easier. Please see this training video to review the process [HERE](#).
- New Dashboard Charts**  
Client Assets by State & State Assets Advisory vs Commissions charts have been added to Advisors' Business Analytics dashboards towards the bottom.
- New Review Pages**  
We are beginning to implement "review" pages for Atlas submissions. This will help alleviate duplicate submission issues & lessen rejection emails. These review pages allow you to confirm what Harbour will review for approval and will submit to Harbour once you confirm your details are correct.

## First Trust BUFZ PRODUCT

Given the current economic uncertainty, First Trust is highlighting the FT-VEST Laddered Moderate Buffer ETF (BUFZ) as an additional option for advisors and clients. Similar to BUFZ, First Trust's most widely used buffered ETF, BUFZ offers equity exposure with an added layer of protection—providing a 15% downside buffer compared to BUFZ's 10%. Attached is a client approved fact sheet detailing this product.

## 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

## Happy Birthday

**March 3**  
E. Erik Gauger - Menomonee Falls, WI

**March 9**  
William Gardner - Madison, WI  
Mark Herding - Phoenix, AZ

## Happy Anniversary

**March 3**  
Carol Fasbender - St. Joseph, MI  
Ryan Vander Zwart - Holland, MI  
Nathan Bauman - Holland, MI  
George Hoffman - Mosinee, WI

**March 6**  
Rebecca Artz - Richland, MI