(For use with Schwab DAO only)

Harbour Investments, Inc.
Advisory Disclosure Form

Client Name(s): _____

Transfer from: _____ Amount: $_____

1. ***How does a transfer to an advisory account help the client meet their goals?***

☐ ***Increase active account monitoring*** ☐ ***Increase active trading***

☐ ***Access to investments with no sales charge*** ☐ ***Investment professional with discretionary authority***

☐ ***Consolidation of Accounts*** ☐ ***Decrease expenses (Explain in section 2)***

2. ***Please list any other factors considered:***

_____

_____

_____

3. ***Proposed Costs:***

Advisor Fee _____% or $_____ Annual Investment Expenses _____%
(Includes Mutual Fund/ETF/Variable Annuity Expenses)

4. ***Is a mutual fund being transferred that has incurred a front-end sales load in the past 2 years?***

☐No ☐Yes (fee billing on these assets may be delayed, offsetting front-end loads previously paid)

If yes, please provide details on when the front-end load was paid and for how much.

_____

5. ***Was this investment originally purchased though a Harbour Representative?*** Yes____ No____

6. ***If transferring shares in-kind, how long do you intend to hold shares before liquidating?***

_____

INFORMED CONSENT OF REG BI: By submitting this form, the financial professional acknowledges that the client has been provided access to Harbour's Form CRS and/or Harbour's Best Interest Disclosure. Access may be attained electronically by visiting https://harbourinv.com/clients/regulation-bi/, on paper, or by other means.