HARBOUR INVESTMENTS, INC.

REGISTERED INVESTMENT ADVISOR & INDEPENDENT BROKER DEALER

DEAR PROSPECTIVE ADVISOR,

We appreciate your interest! It's likely that you've interacted with one or more of our team members. We're not only members of the recruitment team; you'll collaborate with us prior to, during, and after your transition.

Each transition is as distinct as your business model, and not everything is encompassed in the following pages. Please take a moment to examine the details, compile a list of inquiries, and reach out to us for a conversation.

After you feel comfortable with the way we do business, the next steps are:

- Arranging an in-person meeting, either at your office or ours, to ensure compatibility and address any outstanding queries.
- Providing a demonstration of our systems and software's.
- Completing the New Advisor Application.
- Receiving a proposal from Harbour, outlining the terms of your partnership with us.
- Presenting a comprehensive transition plan to facilitate a smooth shift.
- Selecting a transition date.

We look forward to learning more about you and your business!

Sincerely,

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FACTS ABOUT OUR ADVISOR BASE

AT HARBOUR, WE ARE A FAMILY

The following pages contain a plethora of information to provide you with a deeper insight into our identity and the way we assist our advisors.

240
Producing Advisors Located in **14 States**. Primarily the Upper Midwest

$104,000,000
Harbour's 2024 Revenue

$76,450,000
Average AUM Per Advisor

$425,000
Average Production

95%
Advisory & Commission Based Practice

14 Years
Average Tenure of Advisor

SUPPORTING YOUR BUSINESS

1 STRONG PROFESSIONAL CONNECTIONS – YOU'RE LIKE FAMILY

When you become part of Harbour, you join our close-knit family. We prioritize building strong professional bonds with each advisor, fostering personal connections. Here, you'll be recognized by your first name rather than just a number.

2 LONGEVITY AND KNOWLEDGE

The unique experience we offer is the result of our operational team's expertise in the back office. Our principals boast an average of two decades of industry experience and are skilled in multiple areas.

3 SENIOR MANAGEMENT TEAM

We represent the opposite of the "big guy" approach, ensuring that you'll engage with a senior member of our management team throughout your transition process, from initial contact to completion. Our senior management team seamlessly integrates Compliance, Operations and Sales & Marketing. They are accessible through phone, email, in-person, or virtually.

4 COMPLIANCE

Our compliance division prioritizes averting issues rather than obstructing sales, achieved through collaborations with top-tier advisors. This approach enables us to take a proactive stance and stay ahead of the continual industry transformations.

5 PRODUCT AND BUSINESS FLEXIBILITY

We provide an extensive array of products, giving you full independence over your business. Your business is entirely under your control, and Harbour's role is to empower rather than hinder your progress.

PAYOUT SCHEDULE – COMMISSION AND FEES

PAYOUT SCHEDULE

Our payout system, applicable to all product lines, ranks as one of the most competitive in the industry. Your payout tier is determined upon joining Harbour and undergoes periodic evaluations, following a flat scale.

ADVISOR GROSS DEALER CONCESSION	
$1,000,000+	93%
$500,000 - $999,999	92%
$300,000 - $499,999	91%
$175,000 - $299,999	90%
$125,000 - $174,999	87.5%
$100,000 - $124,999	85%
$75,000 - $99,999	80%
$50,000 - $74,999	70%

ADVISOR FEES AND COMMISSIONS

Our team is committed to precision and punctuality. Harbour remits advisory fees and commissions on a weekly schedule, depositing them electronically into your personal checking account. Furthermore, we offer analysis to gain real insight to your business and how much you generate per client. Should any inconsistencies arise, you can rely on our commission team to promptly address and resolve them.

EXPECTED ANNUAL EXPENSES

Too many advisors don't realize the significant impact each fee, however small, has on an advisor's bottom line. The only way to understand the bottom line for your practice is to perform an in-depth analysis. We would be delighted to do this for you.

Annual Harbour Registration

$3,000 Average
Covering Licensing & Assessment Fees

E&O Insurance Premium

$2,300 - $3,850

Average Technology

$1,800 - $5,750

BUSINESS RESOURCE TOOLS

Harbour has several technology platforms that are optional and supported.

ADVANCED REPORTING

Morningstar Office is a performance reporting and portfolio analysis tool.

FORM AUTOMATION

LaserApp is a forms library that can be integrated with data sources to streamline paperwork.

CUSTOMER RELATIONSHIP MANAGEMENT

Harbour's preferred CRM is Redtail Technology. Redtail is easy to use, quick to utilize and delivers a rapid return on your investment.

MARKETING

Marketing Pro provides professional pre-written marketing messages.

FINANCIAL PLANNING SOFTWARE

Harbour supports Money Guide Pro, eMoney, Riskalyze and Profiles by Advicent to create proposals to help your client make an informed decision.

SOCIAL MEDIA MANAGEMENT

Harbour works with Smarsh to allow the advisor to use social media (Facebook and LinkedIn) and remain compliant.

ADVISORY SERVICES

Advisors can conduct fee-based business under Harbour's corporate Registered Investment Advisor (RIA) or your own RIA. You can utilize platforms including Harbour Traded Models (HTM), Advisor Managed, Separately Managed Accounts (SMA), Third Party Money Management, Unified Managed Accounts (UMAX) and more! **Harbour has no platform fees** and provides the opportunity to work with two world-class firms. Additionally, we have many solutions for one-off situations.

ADVISOR MANAGED

The advisor managed program allows choices to be made at the account, client, or household level. Harbour partners with Charles Schwab and Pershing Advisor Solutions to provide you with the best experience.

HARBOUR TRADED MODELS (HTM)

Discover a flexible alternative to traditional money management through the Harbour Traded Model Platform. This innovative solution offers a variety of model portfolios from industry leading money managers. The platform utilizes a low cost, subscription-based approach to provide trading, rebalancing, and cash management by Harbour through Schwab's integration with iRebal. With Harbour Traded Models, accounts can seamlessly change model selections and move on or off the platform with minimal paperwork. Explore a range of Equity, ETF, and Mutual Fund strategies with ease by leveraging the Model Market Center on Schwab Advisor Center. The Model Market Center allows quick research and impact analysis using the FinMason Model Impact tool. Suitable for investors across all asset levels, from emerging to high net worth, the Harbour Traded Model Platform provides a dynamic and efficient approach to managing portfolios.

charles SCHWAB

Schwab provides access to a wide range of investment research content and tools to help you understand the market and select appropriate securities for your clients.

NOTEWORTHY BENEFITS

$0 Equity Trades
No Transaction Fee Mutual Funds
Institutional Intelligent Portfolios - A Robo Advisor Option
Model Market Center

For more information, visit their website at: **https://www.schwab.com/**

Pershing Advisor Solutions®

Pershing Advisory Solutions, PAS, is a separate entity of Pershing LLC. P.A.S. offers modeling and trading tools that will help advisors stay competitive in the industry.

NOTEWORTHY BENEFITS

Transfer Fee Reimbursements
No Transaction Fee Mutual Funds
Specialized In Holding Alt. Investments

For more information, visit their website at: **https://www.pershing.com/**

FINANCIAL PLANNING & HOURLY FEES

Harbour's Planning and Consulting Program allows IARs to be compensated for consulting service. As an IAR at Harbour, you can charge clients or prospective clients to review portfolios and provide advice on multiple financial topics. Harbour believes advisors should be paid for their expertise and time.

HAVE YOUR OWN RIA?

We can work with advisors who have their own RIA or those looking to create their own. This arrangement starts with a conversation about what Harbour services will be used. For example: Morningstar Office reporting, compliance monitoring, email, or advertising. Harbour then provides supervision using our unique pricing model. This model is based on your revenue rather than your assets, allowing you to have the supervision you need at a reasonable cost.

SEPARATELY MANAGED ACCOUNTS

Harbour has many options for advisors who wish to outsource their investment management. Options include direct contracts with money managers and access to multiple Turn-Key Asset Management Platforms (TAMP).

COMMISSION & INSURANCE SERVICES

ATLAS

Atlas, Harbour's primary back-office system, has enhanced administrative tasks for Financial Advisors and their teams. Focused on paperwork submission and approving, it allows easy submission for review by Harbour's Registered Principals. These submissions include all client related paperwork: Customer Investment Profiles, Advisory Agreements and Applications to name a few. With a user-friendly interface and adaptable functionalities, Atlas is a comprehensive solution, continually updating to meet the evolving needs of Harbour's Advisors, ensuring optimal efficiency in daily operations.

COMMISSION SERVICES

BROKERAGE SERVICES

We've chosen to clear through Pershing, LLC, the brokerage arm of BNY Mellon for Harbour's commission-based business. Pershing's state of the art technology and trading costs are just a few reasons why our advisors use them.

DIRECT BUSINESS

Harbour offers our advisors access to a broad array of variable annuity, mutual fund, and alternative investments to provide solutions to meet your client's goals. Many of our advisors place custody of these assets at the sponsor directly and there is no additional charge to do this.

INSURANCE SERVICES

FIXED INDEXED ANNUITIES (FIAs/EIAs)

Harbour supervises all FIA transactions; therefore, we suggest you use one of our Insurance Marketing Organization outlets for your FIA transactions. You are welcome to use the Insurance Marketing Organization of your choice, however a supervision fee may apply.

FIXED PROGRAM CREDITS

The incentive program for placing your fixed insurance and fixed annuity business through Harbour Investments could increase your overall payout level and give you a better opportunity to achieve Club status. Production credit on fixed business is credited at 10 times the amount of the override paid to Harbour.

TRANSITIONING YOUR BUSINESS

TRANSITIONING YOUR BUSINESS MADE EASY

Choosing to move your business to a new firm is a huge decision. Harbour's streamlined process helps you stay stress free through the entire process. In accordance with applicable privacy laws, our team provides a framework to assist you in gathering client information, populating necessary client forms, and handling back-office paperwork.
We follow up with sponsor companies to ensure your clients' accounts have moved to Harbour and have been funded. This process minimizes the interruption of your business and allows you time to focus on servicing your client's specific needs.

JEFF JANEWAY
Edmonds, WA
Joined Harbour in April 2021

"We had around $200 Million in AUM on the eve of our transition, it was a mix of 2 custodians Schwab and Pershing and direct mutual funds. Within a week all our clients had received paperwork to move their account and within 30 days of our transition we had about 80% of the assets within 3 months.... My operations manager and I feel without a doubt that we made the right move."

Watch the full video by clicking the link or scanning the QR code:
https://harbourinv.com/testimonial-%20video/

DISCOVERY TIMELINE

INITIAL MEETING

Face to face meeting to understand your business and goals.
Discuss how Harbour can help with your transition.
Complete the New Advisor Application.

FORMAL OFFER

Formal proposal outlining payout, expenses, and support.
Discuss transfer date based on cash flow and schedule.
Create a personalized transition timeline.

PERSONAL TRANSITION PLAN

Discuss your technology and data sources to help you prepare.
Training on forms used for your transition.
Discuss customized materials for client transition packets.
Discuss solutions for paperwork signing.

GO LIVE TIMELINE

DAY 1

- Harbour receives resignation letter & files U4.
- Harbour takes possession of data & turns it into household packets.
- Migrate email & website.

DAY 2

- Harbour staff visits your office for the day.
- Review household packets.
- Coaching & training on client's packets

DAY 3

- Paperwork submission
- Harbour provides training to your staff on processes.
- Recruiting team is in attendance for your singing party/open house

WEEK 1

- Software Training
- Introduction to transition tracking system
- Compliance Overview

TRANSITION TRAINING PROGRAM

TRAINING 1

- Paperwork processing and tracking
- Overview of compliance requirements

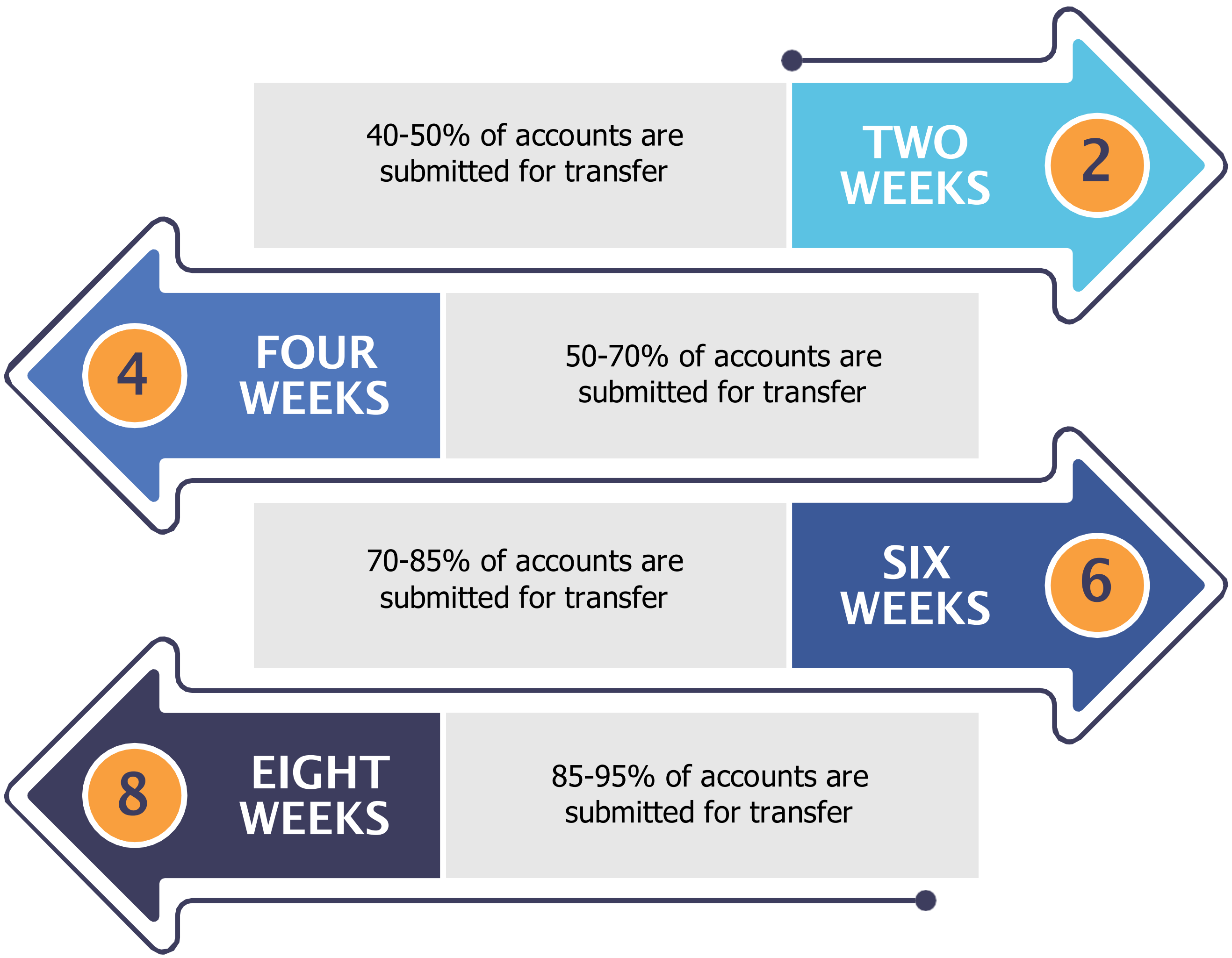
TRAINING 2

- Atlas
- Harbour Website
- Trading platforms
- Client reporting tools

TRAINING 3

- New business requirements
- Recap of compliance requirements

ASSET TRANSFERRED TIMELINE



MEETINGS & NETWORKING

Harbour desires to have fun while building relationships, learning further about our industry and making our team stronger. Our gatherings are comparable to reunions that our advisors look forward to every year. Harbour organizes gatherings throughout the year for advisors to exchange ideas and build relationships with one another.

ANNUAL CONFERENCE

Our Annual Marketing and Compliance Conference is a 2-day event held at a quality Wisconsin resort. The conference provides advisors the opportunity to exchange ideas to better their business, see the newest trends and practice management ideas.

NETWORKING EVENTS

Throughout the spring and summer, Harbour coordinates one-day regional events that consist of educational speakers, lunch and golf or an alternative activity. In the past, we have held gatherings in a suite at a professional baseball game, enjoyed an afternoon of bowling and toured Lambeau Field.

Harbour supports advisors offering weekly virtual meetings. These weekly virtual meetings offer market updates, business strategies, networking, and advisor spotlights. These meetings are just another way we prove to our advisors we are always here for them and their business.

TROPICAL TRIP

The trip is an incentive for our Club members and Harbour offers a significant reduced rate for others. Yes, everybody is invited! Harbour advisors and their guests enjoy an adventure in a tropical location. This is a great way for our advisors to develop even stronger interpersonal connections and gain new ideas for their business. January 2025 we will be traveling to Jamaica.

TESTIMONIALS & TRANSITION STORIES

JEFF LAMB
Wealth Distribution Strategies
Verona, WI
Joined Harbour in August 2017
Blue Diamond Club Member

"Our entire group is proud to be part of the Harbour family! When our previous BD surprised us with a substantial increase in fees, we knew we had to find a new home to protect our clients and our business in a time period of fee compression. We were absolutely thrilled to find a solution that checked all our boxes right in our backyard: low costs, higher payouts, flexibility, great service, and support when we need it. Our biggest concern was moving from a BD of over 3,000 reps to one with just over 200 reps. Quickly we discovered that it was not a concern at all, and one of the biggest benefits they had to offer. The Harbour team made the daunting task of moving over 1,000 accounts as easy as possible. We completed the move of more than 95% of client accounts within 30 days of flipping the switch. All the Harbour staff is amazing; not only are they always there to help, but they know all our advisors and our staff. Our entire group is proud to be part of the Harbour family!"

"The next step for us was to start our own RIA. Fortunately, I was introduced to Harbour before taking that step. Their flexibility, custodial relationships and low-cost structure allowed us to enjoy all the benefits we were looking for by starting our own RIA minus the overhead and headache. The transition from our previous BD went smoother and faster than I could have imagined. Over a year later, the team at Harbour continues to exceed our expectations in every way. From a business perspective we couldn't be happier and the people at Harbour are the icing on the cake. You know everyone and everyone knows you."

NEAL THOMPSON
Thompson Wealth Management
Scottsdale, AZ
Joined Harbour in January 2018
Blue Diamond Club Member

HEATHER FOSTER
Foster Financial Services, LLC
Fort Wayne, IN
Joined Harbour in May 2018
Blue Diamond Club Member

"When a sudden transition was forced upon me by my former partner, I had to make a quick decision on a new RIA firm. I reached out to a few advisors to get names and before I knew it, I was being pursued by multiple firms, some offering large up-front money and sales gimmicks. Knowing that most things come with an eventual cost and restrictions I didn't want, I searched for a RIA with clear terms and no fine print. I had just experienced someone trying to take my book of business and needed transparency. Harbour didn't offer shiny things to get my attention. They did offer a great payout with no gimmicks and back-office support to move my entire book of business quickly and efficiently. I not only made an RIA change but a change of custodians from Pershing to TD Ameritrade as well. Harbour continues to be what they said they were; upfront, honest, and transparent. They help when you need them and are the glue that holds advisors and their staff together behind the scenes."

MEET OUR TEAM

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