

Typical Forms Needed for New Accounts

Schwab

The account type will determine the forms required. The list below are forms typically used for new accounts. If questioning which forms you need, email advisory@harbourinv.com for guidance.

- Application
 - 2 main applications depending on whether it is a Non-Qualified account (TOD, Joint, etc) or a Qualified account (IRA, Roth IRA, etc)
- Transfer
 - For transferring assets into a new account
 - Generally paired with an Advisory Disclosure or Liquidation***
 - ***Depends on where the money is coming from
- Designated Beneficiary Plan Agreement
 - Only for NQ accounts
 - Qualified accounts have beneficiary information directly on the form
- Moneylink
 - For non-qualified accounts
 - Can be used for qualified accounts depending on scenario
- Distribution
 - For qualified accounts only
- HI Liquidation
 - For moving from an annuity to Schwab account
- HI Company Retirement Plan Rollover Form
 - For money moving from a retirement plan
- HI Assets Management Services Agreement
 - This form will be required for EVERY new advisory account. Harbour uses it to set up billing for the advisor on the account.
- Advisory Disclosure
 - Shows client understands the change of account moving under the advisor

Mutual Funds, Variable Annuities, Fixed Insurance Accounts

These new account forms do not vary as much as advisory accounts (Schwab, PAS, etc). As always, forms needed may change depending on account type or company. Typically, they require:

- Application
- Transfer
- HI Liquidation
 - For liquidating assets- will also need a HI Side by Side
- HI Letter of Understanding
 - Shows that clients understand what they're purchasing
- HI Side by Side
 - Compares & contrasts pricing/fee differences when moving an annuity into another