

WEEKLY COMMUNICATIONS

WWW.HARBOURINV.COM



April 14-20, 2025

charles SCHWAB

CLASS ACTION SETTLEMENT

Several Schwab clients have reached out about a postcard they recently received in the mail regarding a class action settlement involving Schwab.

Below are a few takeaways from the limited information we have available regarding the settlement.

- The complaint alleged that decreased competition among brokers after the Schwab/TD merger resulted in plaintiff making less money from trading activity.
- The parties reached agreement to settle the action in December 2024. Courts granted plaintiff preliminary approval of settlement in Feb 2025.
- This settlement requires Schwab to access, craft, and implement an antitrust compliance program with the assistance of an independent consultant.
- No action needs to be taken by your clients. **No mention has been made regarding a monetary payout.**

Clients can call 1-888-828-5845 for more detailed information about the settlement.



TULUM 2026 ADULTS ONLY

UNICO - RIVIERA MAYA

10 DAYS - January 7-17, 2026
7 DAYS - January 10-17, 2026

If you're craving sun, sand, and something seriously special, you must join us for this trip! This resort provides high-end indulgence with exceptional dining, expanded activities, and premium accommodations.

We encourage early registration for the best selection of rooms. Additional fees apply for 2 queen beds due to limited supply.

	7 Day - Single	7 Day - Double	10 Day - Single	10 Day - Double
Tropical	\$4,800	\$5,200	\$6,750	\$7,200
Ocean View	\$4,850	\$5,300	\$6,950	\$7,400
Ocean Front	\$5,950	\$6,400	\$8,450	\$8,900

CONTACT US [HERE](#) FOR MORE INFORMATION & TO BOOK!



REMINDER

Please complete outstanding Branch Review home office requests. Keeping Atlas up to date ensures that we have all branch employees documented properly.

Questions? [CLICK HERE](#) to contact Robbie





CAPITAL GROUP



AMERICAN FUNDS



New Collaboration

Exciting news from Nationwide! They have partnered with Capital Group to offer first-to-market Index Strategies that track the performance of American Funds® The Growth Fund of America® – Class F-3 mutual fund with Defined Protection Annuity 2.0 (DPA 2.0).

This collaboration represents a significant step forward in their mission to deliver innovative financial solutions tailored to your clients unique investment goals.

Strategy offerings:

- An actively managed fund
- A value representing the total return of the fund, including dividends and capital gains reinvested
- A fund with a 50+ year track record of performance

Check out the attached Nationwide flyer!

Support Staff Conference



ATLAS WISHLIST

Support Staff Conference Attendees - Start brainstorming for the conference!

We're looking for your feedback to help us grow and improve this system. Your input is key to making it even better!



COMPLIANCE CORNER

American Funds has announced the upcoming launch of two new Interval Funds, which will be available in F2 and F3 share classes in the coming weeks. Before recommending or selling these funds to your clients, please be aware that there are specific training and compliance requirements that must be met.

One of the primary concerns of regulators is ensuring that advisors have conducted proper due diligence on the investment products they recommend. During recent regulatory audits, Harbour has been asked to provide documentation confirming that advisors have completed training for complex products such as Interval Funds.


Although Interval Funds may appear relatively straightforward, they involve certain risks—most notably, liquidity risk. While these funds often offer higher income rates compared to more liquid investments, liquidity is not guaranteed. For example, one of the largest Interval Funds recently limited withdrawals to a percentage of requested amounts for several consecutive quarters.

Due to this risk, Harbour has established specific investor criteria for Interval Fund purchases:

- Investments are limited to **10% of the client's Liquid and Retirement Assets.**
- Clients must have a **minimum liquid net worth of \$250,000, or income over \$70,000 and liquid net worth over \$70,000.**
- Harbour recommends clients be **under age 70**; additional requirements apply for clients age 70 or older.
- Clients must sign an **Interval Fund Disclosure Form** prior to their first purchase.

Please refer to **Section 9.5.2 of the Written Supervisory Procedures** on Harbour's website for a full list of requirements.

If you have any questions regarding the training process or compliance requirements, please contact Rick Medland.

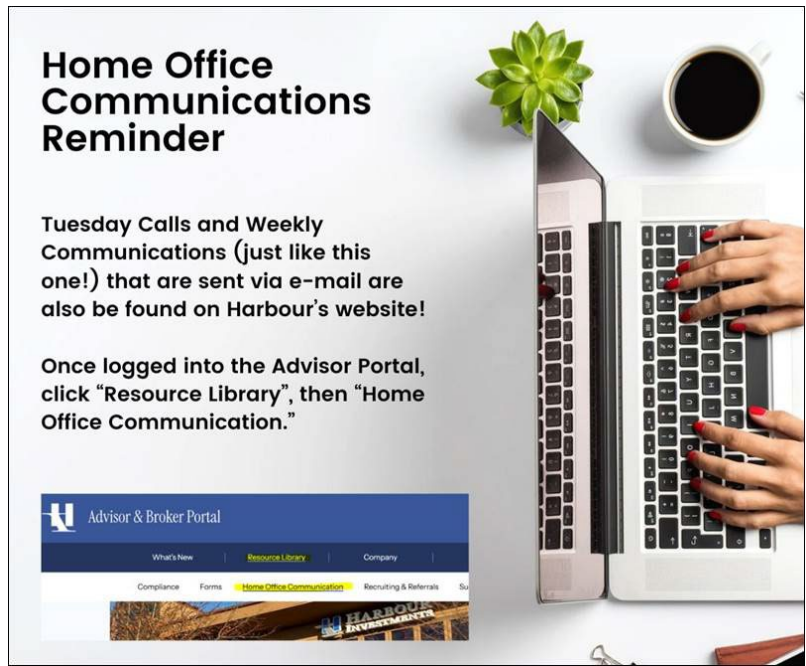




Check out our new promotional video!

We're thrilled to announce our brand-new promotional video is now live on our website!


Feel free to share the link with any potential advisors you know—it's a great introduction to who we are and what we have to offer at Harbour Investments.



Home Office Communications Reminder

Tuesday Calls and Weekly Communications (just like this one!) that are sent via e-mail are also be found on Harbour's website!

Once logged into the Advisor Portal, click "Resource Library", then "Home Office Communication."




Happy Birthday

<p>April 16 Joseph Catanzarite - South Bend, IN Paul Knibbe - Kalamazoo, MI Greg Volitich - Carnegie, PA Michael Skala - Fitchburg, WI</p>	<p>April 17 Bryan Graczyk - Saginaw, MI</p> <p>April 18 Ian Dick - Fort Wayne, IN</p> <p>April 20 Kyle Pahnke - Middleton, WI</p>
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Happy Anniversary

<p>April 14 Kim Niedfeldt - Roscoe, IL</p> <p>April 16 John Bodden - Delafield, WI David A Pagel - Cedarburg, WI David J Pagel - Cedarburg, WI</p> <p>April 17 Corby Kiss - Richland, MI</p> <p>April 19 Paul Scofield - Oostburg, WI Clayton Tyree - Elm Grove, WI Michael Leist - Elm Grove, WI</p> <p>April 20 John Augustin - Pewaukee, WI</p>
