WEEKLY COMMUNICATIONS

WWW.HARBOURINV.COM

HARBOUR INVESTMENTS, INC.
Registered Investment Advisor
& Independent Broker Dealer

May 26 - June 1, 2025

charles SCHWAB SCHWAB MOVE MONEY REQUIREMENTS

COMING SOON

What:
Schwab is requiring that all move money transactions that have a digital option be submitted through the digital workflows available in SAC.

When:
Starting in mid-August if the move money transaction request has a digital option, then that must be used (e-mail, phone or service request will not be accepted).

Why:
The RIA industry is on track to more than double in the next decade. Schwab is continually evolving to keep pace with growth by investing in digital platforms. By streamlining support Schwab can ensure more robust fraud protection and faster processing.

Resources:
Look for more guidance and education from Schwab in the coming months.

Weekly Expert-Led Webcasts

Track your office move money adoption in SAC under the Technology Adoption dashboards.

To prepare for this change we recommend advisors utilize:

Move Money Interactive Guide

ATLAS
HARBOUR INVESTMENTS, INC.

NEW ATLAS FUNCTIONS & TRAINING VIDEOS

We have an exciting development to look out for! We've been working with developers on getting a few things updated for our Joint NAF processes. These updates include Previous buttons, and a clearer way of inputting Joint NAFs. Ava has done some videos of what this new Joint NAF processes will look like. You can find those here:

- ✓ Joint NAFs for Brand New Clients
- ✓ Joint NAFs for Existing Clients

This is expected to hit people's Atlas profiles sometime next week. These videos will be available online for reference. Please let atlas@harbourinv.com know if you have any questions!

ZACKS

Our Research. Your Success.

Harbour Investments and Zacks Advisor Tools has a partnership in place to offer a discounted rate to our advisors. Primary features of the platform include:

- **Research** – our proprietary, FINRA reviewed research is used by advisors to help make investment selection decisions on stocks, ETFs and mutual funds: our forward looking, predictive quantitative ranks are a differentiator versus our competitors
- **Retirement Planning** – Our Planners feature makes it easy to construct plans for all clients and prospects in under an hour and is effective in introducing retirement planning to younger clients to establish their financial goals
- **Portfolio Analysis** – Integrated directly with Schwab back-office to import client holding on a daily basis, our report library delivers performance, risk analysis and benchmark comparisons to help prepare for client meetings

Interested in learning more or to set up a demo?

info@zackspro.com

888-691-0681

HELLO Summer

Summer is quickly approaching, bringing peak travel season for regionals, audits and staff vacations. With multiple team members potentially out of the office for extended periods, we recommend using our department email addresses for the fastest response times.

Advisory@harbourinv.com
Atlas@harbourinv.com
Commissions@harbourinv.com
Events@harbourinv.com
Licensing@harbourinv.com
Morningstar@harbourinv.com
NewBusiness@harbourinv.com
Technology@harbourinv.com

2025

HARBOUR INVESTMENTS SUMMER REGIONALS

JOIN US FOR THIS FANTASTIC OPPORTUNITY TO CONNECT WITH INDUSTRY PEERS AND GAIN VALUABLE INSIGHTS!
USE THE LINKS BELOW TO SIGN UP!

GREEN BAY - JUNE 17TH

MICHIGAN - JULY 8TH

COMPLIANCE CORNER

Continuing Education

Now that tax season is over, and summer vacations have yet to begin, remember that your continuing education courses are available on FINRA's web site and on QuestCE.com for your firm element. These are due by the end of the year, but please have them completed before the Harbour conference.

Not sure where to start? Please see our attached step by step instructions. Questions? Contact Kyle Kopitzke.

QUEST CE

FINRA

HAPPY Birthday

May 26
Al Winsand - Verona, WI
May 28
Brigitte Romanelli - Kalamazoo, MI
May 29
Richard Lanius - Verona, WI
Tom Huber - Milwaukee, WI
May 31
Kyle French - Verona, WI
James Tarp - Madison, WI
June 1
Ben Kaufmann - Lexington, KY

Happy Anniversary

May 26
W Joseph Roderer - Dayton, OH
May 29
Jackie Bramel - Libertyville, IL
May 31
Sandy Derby - Portage, MI
Erik Zuberbuhler - Freeport, IL