WEEKLY COMMUNICATIONS

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

WWW.HARBOURINV.COM

July 21-27, 2025

COMPLIANCE CORNER

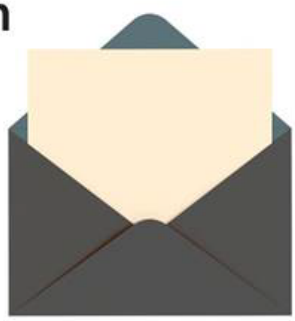
This is a reminder that, as a financial advisor, you **may not take possession of a stock certificate**. Doing so creates a situation where you become a "qualified custodian". Our clearing firms act as custodians to hold and transfer stock certificates.

If your client has a stock certificate, please have the client mail the stock certificate back to the Transfer Agent with a letter requesting they put the shares in Book Entry/DRS eligible form (a stock power is not needed for this). Do not fill out the back of the certificate or have them sign it. We recommend when the client mails the certificate, that they insure the package for 3-5% of the current market value of the stock because the Transfer Agent will charge that value to replace the certificate if its lost in transit.

Once deposited at the Transfer Agent, the client can transfer the shares to the clearing firm electronically using a Transfer form and a statement from the Transfer Agent. We advise against sending certificates directly to the clearing firms because they can charge a significant fee to the client to process the certificates they receive. Also, the Transfer Agent can immediately verify the certificate received is valid and has not been previously reported lost or stolen and has since been replaced. In rare cases where a stock power is needed, you can print off a Stock Power form and send just that form to Harbour where we can Signature Guarantee it and submit it to the Transfer Agent or clearing firm, but the client must mail the actual stock certificate on their own.

Please contact the home office if you have questions or need further guidance.

Upcoming 36 Month Emails & Letters



During the next few days, our operations and interns team will be emailing all advisors with the list of all clients due for a 36 month email/letter. As a reminder, these are for all clients that have not had a CIP or Client Maintenance submission in the past 3 years. Please follow the email instructions and reply with your attached reviewed spreadsheet in the next couple of weeks.

Reach out to atlas@harbourinv.com with any questions.

CIP ENTRY REMINDER

We've seen an increase in Home Office Request submissions that include CIP documents alongside vendor account paperwork.

Please note that CIPs should never submitted through the Home Office Request process. Instead, they must be submitted via a NAF.

The NAF process allows you to create new client profiles or update existing ones directly, while also prompting you to upload the required CIP documentation. Once submitted, Harbour will review NAF details and the CIP file for approval.

Looking for additional help? Please review our training videos!

Joint NAF Entry for Brand New Clients

NAF Entry for Existing Individuals

NAF Entry for Brand New Individuals

Joint NAF Entry for Existing Clients

2025 PERSON OF THE YEAR NOMINATIONS NEEDED

Give Kids The World Village
Where Happiness Inspires Hope

2024 Winner
Cassandra Brashier

Harbour is proud to continue a tradition that celebrates the heart of our advisor community—the people who not only succeed in business but also enrich the lives of those around them.

In a company brimming with talent and compassion, we have the privilege of recognizing individuals who go above and beyond. The Person of the Year award isn't just about professional excellence; it's about the impact our advisors make beyond the office walls. It's about the lives they touch, the communities they uplift, and the positive change they inspire.

We invite you to nominate a fellow advisor who exemplifies what it means to lead with purpose. Think of those who demonstrate exceptional:

- **Philanthropy – making a meaningful difference through service/giving**
- **Leadership – lifting others up and setting a strong example**
- **Positive Change – driving impact in their communities or within the Harbour family**

To submit a nomination, simply reply to this email with the name of the advisor you're nominating and a brief explanation of why you believe they deserve this recognition.

Nominations will be accepted through July 31st, and the 2025 Person of the Year will be honored at our Annual Conference this September at the Kalahari in the Wisconsin Dells.

Thank you for helping us recognize the remarkable individuals who make Harbour truly special.

NEW SOFTWARE

We're excited to announce Jump as Harbour's newest technology partner! Jump is a cutting-edge AI platform built specifically for financial advisors, offering powerful tools to streamline your daily tasks and workflows.

HARBOUR'S PARTNERSHIP OFFER'S A 10% DISCOUNT ON ALL SERVICES OFFERED THROUGH JUMP, AND YOU CAN SIGN UP FOR A FREE TRIAL HERE!

More information about Jump can be found here

WHEN:
September
15-16, 2025

WHERE:
Kalahari Resort
Wisconsin Dells, WI

Registration & Hotel Stay due August 8:

Please complete your registration by Friday, August 8th to secure your spot. Please note: Attendance is required for all advisors and licensed assistants. If you plan to attend virtually instead of in person, be sure to select the virtual attendance option when completing your registration.

Book Your Own Hotel Room:

All attendees are responsible for booking their own accommodations through the Kalahari link below. Rooms start at $139 + tax per night and are available on a first-come, first-served basis. Book by Friday, August 8th.

CLICK HERE TO REGISTER FOR THE CONFERENCE

CLICK HERE TO BOOK YOUR HOTEL ROOM

charles SCHWAB

Save the Dates

2025 SOLUTIONS

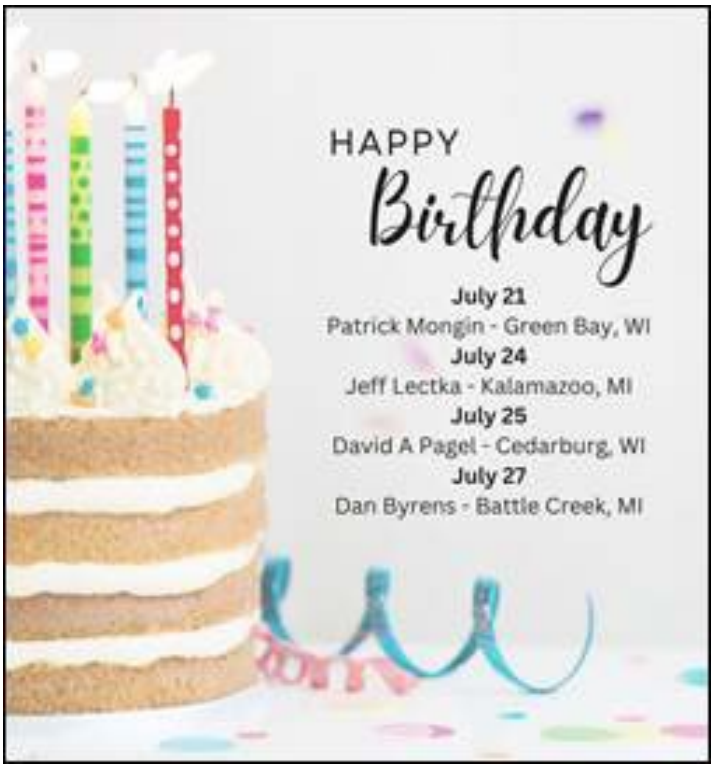
August 13th and 14th
Virtual event – only attend sessions relevant to you

This conference is valuable for support staff and anyone using Schwab's digital tools such as Schwab Advisor Center.

CLICK HERE TO REGISTER FOR SOLUTIONS

2025 IMPACT

November 4th-6th - Denver, CO

Early-bird registration for IMPACT is now open. Prices will increase September 12th.
Content for this conference is advisor focused. Harbour will again be sending a staff member to IMPACT. We hope to see you there.

CLICK HERE TO REGISTER FOR IMPACT