HARBOUR INVESTMENTS, INC.

Peer Mentoring

Business Owner Documents & Planning

1. What are the biggest challenges you've faced in managing your business, and how have you addressed them?

2. How do you balance strategic planning with daily operational tasks?

3. How often do you review and update your business plan, and what triggers these updates?

4. What key documents or resources do you rely on for business planning and management?

5. How do incorporate client feedback into your business planning and strategy?

6. How do you manage and protect sensitive business and client data?

7. What are your strategies for talent acquisition, development, and retention?

8. Who is responsible for drafting and reviewing employee contracts, company policies, and handbooks for your firm?

9. How do you handle unexpected challenges or disruptions in your business, and what plans are in place for these situations?

10. Is there anything additional you'd like to share regarding Business Owner Documents & Planning?

11. What else would you like to know about your peers' Business Owner Documents & Planning?

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Business Succession

1. What are your long-term goals for your business, and how does succession planning fit into these goals?

2. How do you envision your retirement timeline, and to what level of flexibility do you desire with that timeline?

3. What steps have you already taken towards planning for your business succession?

4. What criteria do you consider when evaluating potential successors for your business?

5. Has your business undergone a recent valuation, and if so, what method was used to determine its value?

6. What considerations have you given to the financial arrangements and payout methods in your business succession planning?

7. What are your plans for introducing your successor to your clients, and what strategies do you intend to employ to facilitate a seamless transition?

8. What steps will you take to ensure your successor is prepared to take over your responsibilities?

9. What considerations have you made regarding the potential impact of your retirement on your employees, and what are your plans for their future within the firm?

10. Is there anything additional you'd like to share regarding your business succession?

11. What else would you like to know about your peers' business succession?

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Business Vision

1. What values or principles drive the decisions you make for your business?

2. What is your long-term vision for your firm in the next 5 to 10 years?

3. What are the biggest challenges you anticipate in achieving your vision, and how do you plan to address them?

4. How do you define success for your business, and what milestones are you aiming for?

5. How do you measure progress toward your vision, and what metrics are most important to you?

6. When you reach your business goals, how do you plan to acknowledge or reward your achievements, and what personal or professional impact will this success have on you?

7. What does your ideal team look like, and how are you working to build or expand it?

8. How does your vision impact your approach to hiring and team development?

9. What are the personal, familial, professional, and community benefits or significance of your business vision?

10. Is there anything additional you'd like to share regarding Business Vision?

11. What else would you like to know about your peers' Business Vision?

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Client Experience

1. How often do you meet with your clients and discuss their investments and financial plan?

2. How do you regularly communicate with your clients outside of scheduled meetings to keep them engaged and informed?

3. How do you maintain regular contact with clients during periods of market volatility or economic uncertainty to provide reassurance and guidance?

4. Do you have any client appreciation events or programs, and if so, what types of activities or perks do they include?

5. Can you share other examples of personalized touches or gestures you use to show appreciation to your clients?

6. Explain how you tailor experiences and services for different client segments, if at all, as opposed to offering a uniform experience to all clients?

7. Do you leverage technology or digital platforms to enhance client engagement, and if so, how do you ensure a personalized experience?

8. Do you incorporate educational resources or workshops in your client engagement strategy to add value beyond financial planning?

9. What methods do you employ to gather feedback from clients about their experience working with you and your team?

10. Is there anything additional you'd like to share regarding your client experience?

11. What else would you like to know about your peers' client experience?

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Client Review Meetings

1. How frequently do you schedule client review meetings, and what factors determine the timing?

2. What is your process for setting up client review meetings, including any tools or technologies you utilize to facilitate scheduling?

3. What is your typical agenda for client review meetings, and how do you structure them to maximize efficiency and effectiveness?

4. What involvement do other team members have in your client review meeting process?

5. What key metrics or performance indicators do you review with clients during these meetings?

6. How do you address changes in a client's financial situation or goals during a review meeting?

7. What role does technology play in your client review meetings and how do you leverage it to enhance the client experience?_____

8. What follow-up actions do you typically take after a client review meeting, and how do you ensure they are executed promptly?_____

9. What is a typical timeline for following up after a fit meeting, and how do you determine the appropriate timing? _____

10. How do you adapt your approach to client review meetings based on the client's level of financial literacy and understanding?

11. How do you stay organized and manage client expectations leading up to, during, and after review meetings?

12. Is there anything additional you'd like to share regarding your client review meetings?

13. What else would you like to know about your peers' client review meetings?

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Employees & Compensation

1. How many employees do you have on your team?
2. What role does each employee have on your team (receptionist, manager, paraplanner, financial advisor, etc.)?
3. What are the base salaries for your employees and how long have they worked for you?
4. Do you offer bonus programs for your employees (discuss details of program details like frequency, amount of bonus, how are bonuses earned)?
5. Do you offer your employees any type of retirement savings plan (401k, SEP, SIMPLE) and what are the details?
6. How much vacation and sick leave do your employees receive annually and are they separate pools?
7. Do you offer health insurance benefits to your employees, if so, discuss details like coverage amounts, how much the employer pays, who is covered, etc.?

8. What other benefits do you offer your employees?

9. How often do you do performance reviews with your employees and review their compensation package, and what do increases in compensation typically look like?

10. What opportunities exist for career advancement and corresponding growth within the organization?

11. Do your employees get any additional compensation or benefits as they reach certain years of employment or milestones (things like additional flexibility, time off, bonuses, etc.)?

12. What else would you like to share about your employee compensation package?

13. What else would you like to know about your peers' employee compensation package?

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Fit Meeting & Discovery Process

1. Discuss your typical process of converting a new prospect to a client (how many meetings, what do you cover in the meetings, who is involved in these meetings, do you charge for work done prior to becoming a client)?

2. What are some key questions you ask during a fit meeting to understand the prospective client's needs and goals?

3. How do you determine if a prospect is a good fit for your client base (personality, account minimums, client intention or expectations, etc.)?

4. How do you uncover a client's risk tolerance and investment preferences during the initial discovery phase?

5. What methods do you use to gather information about a client's current financial situation and assets?

6. At what stage in the client acquisition process do you typically introduce fees for meetings or services?

7. What types of materials or deliverables do you typically prepare or share with prospective clients during the discovery process?

8. What is a typical timeline for following up after a fit meeting, and how do you determine the appropriate timing?

9. How do you approach re-engaging a prospective client who hasn't responded to your initial outreach, but would be an ideal fit for your client base?

10. Is there anything additional you'd like to share regarding your fit meetings and discovery process?

11. What else would you like to know about your peers' fit meetings and discovery process?

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Introductory Meeting

1. Introduce yourself, tell us where your office is located, and give us an overview of your business including the size and structure of your team as well as your core focus as a Financial Advisor

2. When did you join Harbour Investments, and provide some background on your career and experience leading up to this point?

3. What inspired you to become a Financial Advisor?

4. What motivated you to join the Harbour Investments Peer Mentoring Program?

5. What are you hoping to learn or gain from being part of this group, and how do you think it will impact your professional development?

6. Are there any specific topics or areas of expertise you are particularly interested in exploring with your peers?

7. Do you have any previous experiences with peer mentoring or similar groups, and what do you hope to do differently this time?

8. What were your main results from the DiSC Personality Assessment, and how do you interpret these findings in terms of your work style?

9. How do your DiSC Personality Assessment results align with your current role and responsibilities?

10. What aspects of your DiSC Personality Assessment were surprising or insightful for you?

11. Have you used DiSC Personality Assessment or any similar assessments before this, either personally or with your team? If so, which ones, and how did those experiences compare to your recent DiSC Personality Assessment results?

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Marketing & Prospecting

1. What channels do you primarily use to market and find new clients?

2. Can you share some examples of successful marketing campaigns or initiatives you've implemented to attract new clients?

3. How do you differentiate yourself from competitors in your marketing efforts?

4. Do you utilize any digital marketing tools or platforms, and if so, which ones have been most effective for you?

5. How do you measure the effectiveness of your marketing activities in terms of client acquisition?

6. Have you found any particular demographics or niches to be more responsive to your marketing efforts?

7. Are there any specific referral programs or partnerships you've established to generate new client leads?

8. How do you handle lead generation and follow-up to ensure a smooth transition from prospect to client?

9. How do you approach the topic of referrals with your clients? Do you offer any incentives?

10. What strategies have you found most effective in encouraging referrals from existing clients?

11. What else would you like to share about your process for prospecting for new clients?

12. What else would you like to know about your peers' process for prospecting for new clients?

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Peer Mentoring

Onboarding New Clients

1. What are the key steps you follow in your client onboarding process?

2. How do you customize your onboarding process for different client segments?

3. What tools or software do you use to streamline the onboarding process, and how effective are they?

4. How do you set expectations with clients about the onboarding process and timeline?

5. How do you ensure that clients understand and agree to your terms of service and fee structure?

6. Do you utilize other team members as part of your onboarding process, and what role do they play?

7. How do you manage the onboarding process for clients who prefer digital interactions versus face-to-face meetings?

8. How do you follow up with clients after the initial onboarding to ensure everything is on track?

9. What changes have you made to your onboarding process based on recent trends or feedback?

10. Is there anything additional you'd like to share regarding Onboarding New Clients?

11. What else would you like to know about your peers' Onboarding New Clients?

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Peer Mentoring

Technology Stack

1. What software or platforms do you use for client relationship management (CRM), and how has it improved your client interactions and workflow efficiency?

2. What financial planning tools do you rely on to provide comprehensive advice to your clients?

3. What software or tools do you utilize to research investments, analyze client portfolios, and client risk tolerance?

4. Do you keep digital client files, if so, what software or tools are you utilizing?

5. What technologies are available to your clients for their interactions with your company, their investments, and their financial planning?

6. What software or technology does your team utilize for interoffice collaboration and communication?

7. Have you implemented any digital tools or apps to enhance communication with clients?

8. How do you utilize technology to streamline the onboarding process for new clients and gather necessary information securely?

9. Have you integrated any AI-driven solutions into your practice to offer more scalable and personalized services?

10. What cybersecurity measures do you have in place to safeguard client data and ensure compliance with regulatory requirements?

11. Is there anything additional you'd like to share regarding your technology stack?

12. What else would you like to know about your peers' technology stack?

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Trading & Investment Management

1. Where do you custody your accounts (Charles Schwab, Pershing, etc.)?

2. What trading program do you utilize (iRebal, Nitrogen, Black Diamond, etc.)?

3. How do you manage your client portfolios (TAMPs, Models, Custom, etc.)?

4. How frequently do you trade your client portfolios?

5. What tools do you utilize to research investments and make trading decisions?

6. Who places the trades for your client portfolios?

7. What type of investments do you utilize in client portfolios (Mutual Funds, ETFs, Individual Stocks, Bonds, Alternative Investments, Annuities, etc.)?

8. What are your top investment holdings in your client portfolios?

9. How many different positions do you have in your typical portfolio?

10. Do you have any specific strategies for managing downside risk and mitigating potential losses in client portfolios during market downturns?

11. What else would you like to share about your trading and investment management process?

12. What else would you like to know about your peers' trading and Investment Management?