

WEEKLY COMMUNICATIONS

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August 18-24, 2025



36 MONTH LETTERS & CLIENT EMAILS

As we proceed with the rollout of the 36-Month Letters, please keep in mind the following important reminder regarding how client email addresses impact certain business processes in Atlas:

Any email addresses entered during NAF or Client Maintenance submissions will be used for sending both 17a-3 and 36-Month Letter communications. Email addresses entered in Atlas should only relate to the clients you're submitting for.

Information such as Trusted Contact email addresses are not captured in Atlas and should not be entered during NAF or Client Maintenance submissions. This information is maintained solely on the CIP form for reference.



UPCOMING PARTNERSHIP

HARBOUR INVESTMENTS & IDEA DECANTER

We're excited to share that on Sunday, August 28, Harbour will announce a new partnership with Idea Decanter—a team that makes professional video marketing simple and accessible.

We've used their services and have been impressed with the polished results. That's why we'll be offering a special discounted video program to help Harbour advisors communicate more effectively with clients and prospects.

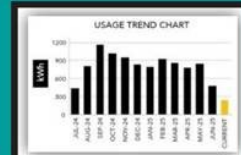
Look for the full announcement on August 28 with all the details.



“ Thank you again for your kind gesture of solar energy system from Helping Hands Jamaica Foundation and your generous donors. We at the Triumphant Basic School are very grateful. We are going from an average bill of \$60,000 to now this small amount. How can we express our gratitude to you and your team. ”

BILLING PERIOD (30 Days)	READING TYPE	DATE READ	PREVIOUS	CURRENT
24-Jun-2025 - 24-Jul-2025	Actual	24-Jul-2025	32775.00	33018.74

LAST BILL	YOU PAID	BALANCE B/F	CURRENT CHARGES	TOTAL CHARGES	DEBIT
\$88,338.58	\$89,000.00	-\$661.42	\$18,345.40	\$17,683.98	\$



Helping Hands Jamaica Foundation (HHJF) – Final Update

Just over a month ago we reported that the HHJF pilot solar project at Triumphant Basic School in Jamaica announced its completion. As a final update, the school has expressed their gratitude and reported that they are experiencing significant energy cost savings since the solar has been up and running. See above message from the school principal and images from their actual energy bill.



Each year, Harbour selects a local charity to support in the destination area of our annual awards trip, to give back to the communities that welcome us each January. Fundraising from trip attendees, non-attendees and Harbour's matching contribution has made a lasting impact on this school and community.

Thank you to everyone who has donated.



UPDATES TO PERSHING POSITION TRADED MONEY MARKET FUNDS

Pershing is now offering several money market funds as part of their Fundvest no-transaction fee (NTF) program with many more being added starting September 2nd.

Attached is a list of the money markets participating in the program, their Fundvest Effective Date, and their Initial Amount to Open amounts required to open a position to be part of the Fundvest program. If you purchase less than the required initial amount, they will still be treated as a normal fund with a ticket charge attached. Purchases in these funds will not carry a short-term redemption penalty.

Please contact the home office with questions.

Are You Missing Out on Interest Income in Your Schwab Account?



If you hold cash in your Schwab investment accounts, there may be an opportunity to earn more on those idle balances.

By default, Schwab deposits and proceeds from securities sales are swept into a low-interest cash vehicle, currently yielding around **0.50%**. However, Schwab also offers **money market mutual funds**—such as Symbol **SWVXX**, **SNOXX**, and others—that are currently paying around **4.00%**.

This difference can have a noticeable impact, especially over time or with larger cash balances. Unless manually moved into a higher-yielding investment, cash may remain in the default sweep and underperform.

Keeping with Fiduciary Duties and Regulation Best Interest, it's a good time to review client accounts with little or no trading activity, or those sitting entirely in cash, to be sure they still align with the client's goals and agreed upon financial plan.

If you'd like help monitoring this, we offer a **monthly Cash Report** to identify uninvested balances and highlight opportunities to generate more interest.



To sign up for the report or learn more about optimizing your cash strategy, feel free to contact Dan: dwypperfurth@harbourinv.com



HAPPY
Birthday

August 18
Todd Carless - Kalamazoo, MI

August 21
Adam Hub - Coon Rapids, MN

August 23
Richard LeBaron - Reed City, MI

August 24
Henry Woloson - Clarkston, MI
John Locke III - Madison, WI

Happy
Anniversary

August 19
Jennifer Zalapi - Rockford, IL

August 20
Arne Jacobsen - Rockford, IL

August 22
Aaron Cade - Viroqua, WI

August 23
Mike Gasman - Appleton, WI

