WEEKLY COMMUNICATIONS

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

August 25-31, 2025

HARBOUR INVESTMENTS ANNUAL SURVEY

We again are conducting our Harbour Investments annual advisor survey, and your input is appreciated.

This annual fixture is critical to better serve you as our advisors in this ever-changing financial industry.

CLICK HERE TO START THE SURVEY

This survey will also be made available on the Harbour website and through a QR code at the annual conference as well. In an effort to increase responses before and during the conference, we will hold a prize drawing for those that complete the survey before the end of the conference.

Please ensure you only complete the survey once.

Reminder

We have been sending out 36-month letter spreadsheets via email for advisors to review. Please examine the data and email the spreadsheet back to us as soon as possible.

If we have not received the spreadsheet within 2 weeks of the original send date, we will begin sending reminders.

We appreciate your time and urgency to this matter.

Please reach out to Robbie or Ava with any questions.

Invesco QQQ RECLASSIFICATION

If your client is a shareholder of record, they will be asked to vote to approve certain matters that will help modernize QQQ and improve its operation. Among other benefits, these changes, if approved, will reduce QQQ's expense ratio from 0.20% to 0.18%.

To effectuate the changes, shareholders of record will be asked to elect 9 Trustees to serve on a newly established Board of Trustees of QQQ and to approve an investment advisory agreement between QQQ and Invesco Capital Management LLC ("Invesco").

In addition, and most importantly, all shareholders are being asked to approve changes to QQQ's organizational documents that will result in QQQ being reclassified under the Investment Company Act of 1940 from a "unit investment trust" to an open-end fund (which is how the vast majority of ETFs operate).

Your clients who own shares of QQQ will be contacted to vote on these proposals by email or in the mail and in some cases by telephone.

We kindly request your assistance in encouraging your clients to vote their shares. Here is the sequence of events and how your clients can vote:

- Proxy voting forms will be mailed or emailed to shareholders on or about August 25
- Outbound calls to shareholders who have not voted will begin September 2
- Your clients can vote using any of the convenient methods listed on their voting form
- If they reach out to you, you can ask them to log on to vote their shares
- Clients can give voting authority to you and allow you to vote on their behalf
- Clients may vote by phone with you by conferencing in our proxy solicitor, Sodali Fund Solutions, at (800) 886-4839

If you or your clients have questions, please call Sodali Fund Solutions:
(800) 886-4839
Monday to Friday 10 a.m. to 11 p.m. ET
Saturday 12 p.m. to 5 p.m. ET

ONCE YOUR CLIENT VOTES, CALLS AND MAILINGS WILL STOP

MODERNIZING PAYMENTS TO AND FROM AMERICA'S BANK ACCOUNT

Executive Order 14247 issued March 25, 2025

The Federal Government will cease issuing paper checks for all disbursements, such as payments, benefits, and tax refunds effective **September 30, 2025**.

Payments made to the Federal government, including quarterly and annual taxes, must also be processed electronically where permissible under existing law; exceptions will be made under certain circumstances, and more information can be found at the link below.

This requirement will alter the way the IRS interacts with taxpayers. This shift is part of a broader federal effort to modernize financial transactions and improve efficiency, reduce costs, and mitigate the risk of fraud.

Please inform your clients of these changes, especially if you have any clients distributing IRS payments directly from their accounts with Harbour.

CLICK HERE FOR THE FULL ARTICLE.

Client Maintenance Submission Reminder

This submission process directly mimics Harbour's Customer Profile Maintenance form and can be used in lieu of the form saving you time.

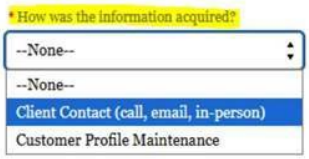
Where to Begin?

You will find the Client Maintenance button next to the New NAF button within the client's profile.

What is the Purpose?

This submission was designed to allow users to make quick updates to client's information such as address or phone number updates.

The Client Maintenance submission can be used without documentation such as the Customer Profile Maintenance form due to the additional questions built into the submission:



Why Use It?

The Client Maintenance submission saves you from double entry rather than writing down the information from the client followed by entering it into Atlas.

This submission will be especially helpful for when clients call with changes after reviewing the 36-month letters Harbour is sending out.

Need Training?

Please review our training video on this submission HERE

ATLAS
HARBOUR INVESTMENTS, INC.

Questions? Click here to contact the Atlas team

Lincoln Financial Group®

NEW!

Introducing Lincoln Level Advantage 2 Income

Wealth accumulation

Clients can choose from a range of options to give their money tax-deferred growth opportunities, the flexibility to lock in performance with Secure Lock+®, and levels of protection to help guard against downturns.

Retirement income

Clients can start income a year after purchase, with increasing payout rates for each year they wait. Protected monthly income will never decrease and will continue for life – no matter what happens in the market.

Minimize fees

Its low cost[1] means clients can save more of what they earn, giving them more income in retirement.

Leave a legacy

With the optional Estate Lock℠ Death Benefit, clients' full investment amount is protected for their beneficiaries with NO REDUCTION as they take lifetime income.[2]

On September 15th 2025, Lincoln will launch the Lincoln Level Advantage 2 Income℠ index-linked annuity. This new RILA GLB product builds on the legacy of Lincoln Level Advantage®, Lincoln's most successful product launch to date. Lincoln Level Advantage 2 Income can simplify turning clients' savings into a lifetime of guaranteed income.