WEEKLY COMMUNICATIONS

WWW.HARBOURINV.COM

Harbour Investments, Inc.
Registered Investment Advisor & Independent Broker Dealer

October 6 - October 12, 2025

New Video: How Our Compensation Model Works

Our latest marketing video is designed to help potential advisors understand what you already know—Harbour's compensation model is fair, simple, and transparent.
It's a quick, clear overview of how our approach stands apart in the industry. Take a moment to watch and share it with anyone who might be a good fit for Harbour.

Click here to watch:

FRIENDLY REMINDER

In order to maintain your professional license and remain in good standing, it is essential that all required Continuing Education (CE) credits—including Investment Adviser Representative (IAR) CE for financial securities professionals (if applicable)—are completed by the end of November. Completing your CE requirements early is highly recommended, as it helps prevent any potential complications with your registration and ensures you remain compliant with regulatory standards. If you have not yet started or finished your Continuing Education, now is the time to take action.

It is important for advisors to remember that CE credits must be completed on both the Quest website and through FinPro at finra.org. Be sure to log in to both platforms, track your progress, and ensure all necessary coursework is fulfilled prior to the deadline. By taking these steps now, you can avoid unnecessary stress and maintain your professional credentials without interruption.

Attached are step-by-step instructions for how to log in and complete your CE for both the Quest and FINRA websites.

Docusign and Schwab Paperwork

When using DocuSign for Schwab paperwork the forms must be sent to Schwab directly via DocuSign. Schwab's policy is not to process DocuSign forms that are manually uploaded via a service request. **To ensure successful DocuSign submissions, make sure to add a template to every DocuSign envelop being sent.**

Envelopes sent from Harbour's Docusign account:

- Include the "Schwab CC template" when the envelope contains Schwab paperwork
- Include the "Harbour CC template" when the envelope does not contain Schwab paperwork

Envelopes sent from Schwab's Docusign account:

- Include the "Schwab non-template envelope to process" template

******Using the proper template will ensure that client authentication is applied and that the appropriate recipients are added to each envelope******

docusign

IRS Has Had a Change of Plans

Not long ago, the IRS stated that they would no longer accept payment from or distribute paper checks but have now extended the original September 30, 2025, deadline to 2026 allowing taxpayers to continue using existing payment methods until further notice, including check payments via U.S. Mail.

The IRS will publish detailed guidance for 2025 taxes before the 2026 filing season begins.

COMPLIANCE CORNER - OBAS!

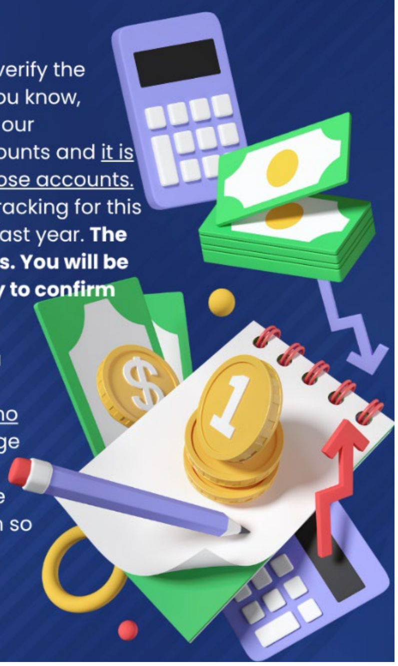
As announced at our Annual Compliance Conference, Harbour is reviewing all Outside Business Activities. Over the next few weeks, you should expect to receive an email and/or a phone call to discuss your OBAs. Our goal is to standardize the way we report OBAs, clarify OBAs that are too vague, and remove ones that don't belong.

As discussed at the meeting, OBAs are things you do outside the scope of your investment advice duties that may interfere with or conflict with those duties. If you are getting paid for something you do, it is an OBA. However, there are other OBAs that do not involve compensation. If you think something you do might be an OBA, please let Harbour know, so we can determine if it needs to be disclosed.

Personal Brokerage Accounts

It is that time of year again to log in and verify the activity in your brokerage accounts. As you know, Harbour has a responsibility to supervise our representative's personal brokerage accounts and it is your responsibility to notify Harbour of those accounts. In the past, Harbour has used Financial Tracking for this service, but they migrated to Complysci last year. **The username will still be your email address. You will be getting an email from Complysci shortly to confirm your positions.**

Please reach out to Jeremey Brown if you need help. If you don't have a financial interest in a brokerage account, there is no need to do anything. If you have brokerage accounts that are not showing up in the Complysci website or accounts that have been closed, reach out to Jeremey Brown so we can get it updated. **There will be an email coming from ComplySci Friday, October 10, 2025 to complete the certification.**



HAPPY Birthday

October 10
Randall Schmitz - Appleton, WI
October 10
Connor Bauserman - Battle Creek, MI
October 11
Michael Baer - Madison, WI
October 11
Eric Anderson - Mankato, MN

Happy Anniversary

October 7
Steven Schalig - Elm Grove, WI
October 8
Caleb Radomski - Menomonee Falls, WI
October 10
Michael Skala - Fitchburg, WI