WEEKLY COMMUNICATIONS

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

WWW.HARBOURINV.COM

November 10 - November 16, 2025

Holiday Party Sign Up!

Gather your team, bring your holiday spirit, and click the links below to RSVP for the celebration in your area.

Minnesota (Maple Grove): Tuesday, December 2nd

Green Bay: Tuesday, December 9th

Milwaukee (Brookfield): Wednesday, December 10th

Madison: Wednesday, December 17th

SCHWAB DIGITAL TRAINING OPPORTUNITY NEXT WEEK!

As a follow up from conference, Schwab has scheduled up a unique group training session on Digital Onboarding *- built and designed specifically for Harbour advisors.*

The presentation will be in a virtual group setting with other Harbour advisors and their teams and will take place on **Tuesday 11/18/2025 at 1:00 PM CT.**

If this is something that will be beneficial for you and your teams ahead of busy year-end season, **please reach out to Petya Yordanova (Petya.Yordanova@Schwab.com) and request to be included in the group invitation. Or, use the link below to join the meeting.**

NOTICE! • NOTICE!

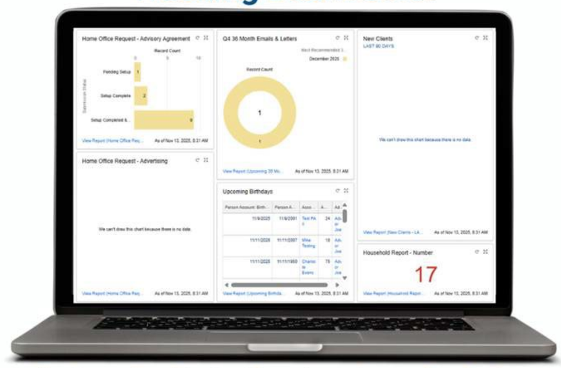
IMPORTANT REMINDER FOR ANNUAL CE

This is a friendly reminder for all financial advisors to **complete your annual Continuing Education (CE) requirements by November 30.**

To assist you, we have attached step-by-step guides for both the Quest and FINRA websites, detailing how to log in and complete your CE.

Please review the guides carefully to ensure you meet the deadline and remain compliant with your professional obligations. If you have any questions or need further support, don't hesitate to reach out to Compliance.

Updates to Atlas's Status Tracking Dashboard!



The Status Tracking Dashboard was just updated today, and includes a few new dashboard reports:

- **Home Office Request – Advisory Agreement**
- **Upcoming Birthdays**
- **Household Report – Number**
- **36 Month Emails & Letters**

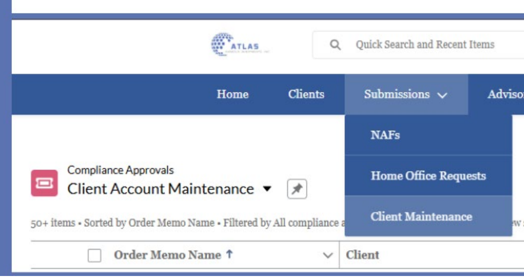
Stay tuned for an update & training video on how to review and update the 36 Month Emails & Letters report.

ATLAS
HARBOUR INVESTMENTS, INC.

NEW Client Maintenance submissions list view!

You can now click the Submissions dropdown in the blue menu and go to your Client Maintenance submissions!

Note: These submissions come through with an "OM-" submission code.



First Trust Announces Updates to Direct Indexing Program

First Trust has recently announced updates to its Direct Indexing Platform, including adjustments to both pricing and account minimums.

Effective immediately, the program cost has been reduced to 0.25%, making the platform more cost-efficient for investors seeking a personalized indexing solution. This pricing change reinforces First Trust's commitment to delivering competitive and accessible direct indexing options within the marketplace.

At the same time, First Trust has increased the minimum investment requirement to $250,000 for new Direct Indexing accounts. While the lower cost enhances affordability, the higher minimums reflect the firm's focus on maintaining an optimal balance between customization, portfolio efficiency, and client service.

These updates highlight First Trust's ongoing efforts to refine its Direct Indexing offering, providing advisors and investors with a more streamlined and value-driven approach to personalized portfolio construction.

Website Update!

We now have a section on our Harbour website dedicated to Cybersecurity!

Within the Resource Library, you can now find specific tabs for the WISP, DocuSign, Technology & Marketing Tools, & Local IT Vendors. Please reach out to ***technology@harbourinv.com*** *with any questions.*

Smarsh Vendor Risk Management (VRM)

The head of each advisor's office received an invite from Smarsh Vendor Risk Management asking advisors to login and enter their technology vendors. **If you are the office head and haven't already logged in and input your tech vendors, please do so now.**

If you are having problems logging in, or have any other questions, please contact compliance@harbourinv.com for assistance. Thank you for your prompt attention to this item. We appreciate your cooperation.

For more information regarding Smarsh VRM, please visit the Harbour website at ***Resource Library -> Compliance -> Vendor Due Diligence.***

Compliance Corner

ATTENTION: The 60 day rollover rule for IRAs cannot be used for Inherited IRAs. When it comes to inheriting IRA money, only a spouse can use the 60 day rollover rule, but they can only put the money into their own IRA, not an Inherited IRA.

HAPPY Birthday

November 10
John Augustin - Brookfield, WI
November 11
Carla Zevnik-Seufzer - Greenfield, WI
November 11
Joseph Wilson - Charlotte, MI
November 12
Jennifer Zalapi - Rockford, IL

Happy Anniversary

November 10
Duane Janka - Stevensville, MI
November 11
Chris Neufeld - Marshfield, WI
November 12
James Pfeil - Elkhorn, WI
November 14
Lynn Berry - Neenah, WI
November 14
Daniel Lemens - Neenah, WI
November 15
Erik E Gauger - Menomonee Falls, WI