

WEEKLY COMMUNICATIONS

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February 23 - March 1, 2026



FINAL ACCESS TO MORNINGSTAR

Reminder **Saturday, February 28th** will be the final day to access **Morningstar Office**. While accounts are actively feeding and reconciling daily in Black Diamond, their team is still working to load all historical transactions and performance data. Because of this ongoing process, we recommend running any reports you may need for upcoming client meetings over the next few months and saving them securely outside of Morningstar Office.

In addition, we recommend completing the following steps before Morningstar access is removed:

- **Client Web Portal:** Clients will lose access to the Morningstar web portal. To view and export a list of clients with current access, navigate to **Client Management** → **Sort by the Web Portal Status column** → **Select and export all clients marked as Enabled**.
- **Redtail Integration:** If you currently integrate Redtail with Morningstar, please reference the instructions available on the Harbour website for setting up the Black Diamond → Redtail account integration (Training and Resources → Black Diamond → Integrations).

PLEASE REACH OUT TO MORNINGSTAR@HARBOURINV.COM WITH ANY QUESTIONS OR IF YOU WOULD LIKE SUPPORT WITH GENERATING REPORTS.

See the attached flyer to join Kris & Joe Butorac in Africa!



CLICK HERE for a video about the trip



TLS Email Encryption Notice

Below is important information about securely sending encrypted messages. Did you know that there are two different methods you can use?

The first method involves using the word "Secure."

- This can be typed in various ways in the subject line, such as Secure, secure, SECURE, <secure>, or (secure).
- This method uses Transport Layer Security (TLS) encryption and attempts to set up an end-to-end encrypted tunnel so your email is sent and delivered securely.
- When you use this method, the encryption is one-way, meaning that you are sending an encrypted message.
- However, it is important to note that **return messages are assumed not to be encrypted, especially when dealing with clients.**
- The recipient does not need to take any action or log in; they simply receive the message as it is.
- **NOTE:** if there is a 9-digit number present in any part of your email (whether or not any "crypt" variation is in your subject line), whether it is the body, or even attachments, then encryption automatically occurs. This is called force-encryption. This also happens if an end-to-end encrypted connection cannot be made (ex: you send an email to an old email address)

The second method involves using the word "Encrypt."

- Any form of the word "crypt" (such as crypt, encrypt, encrypted and encryption) in the subject line triggers this.
- This method creates a portal for the recipient to log into and access the secured message.
- One of the key benefits of this method is that return messages from the recipient are also encrypted.
- The messages remain in the portal and are exchanged within the portal for added security.
- However, it does require the recipient to create a login and use it.

Both methods have their own advantages, and you can choose the one that best suits your needs. If you have any questions or need further clarification, please feel free to reach out.

Pershing®

UPDATE TO PERSHING FDIC ELIGIBLE BANK DEPOSIT SWEEPS

Starting on or around March 16th, 2026, the default for excess balances in FDIC Sweep products (money markets) in non-retirement accounts will go to free credit balances rather than the current default, Dreyfus Government money fund.

To coincide with this change, any excess balance in the Dreyfus Government money fund will be fully liquidated on this date and will remain a free credit balance, the new default. If the client would like to designate an excess balance money market after this change has been processed, each account will need to have the desired money market acronym manually added to the account in NetX360. The default for excess balances in retirement accounts will be unchanged and remain in the Dreyfus Government money fund.

Also, Reich & Tang merged with another firm to form a new entity, R&T Deposit Solutions, so the current symbol (RFI) will be changed to LIDIX for non-qualified accounts and LIDI-RX for qualified accounts and will occur automatically on or around March 16th. Contact the Home Office with any questions.

Happy Birthday!

February 23

Bev Hicks - Madison, WI

February 25

Ryan Rimmel - Appleton, WI

David Knibbe - Kalamazoo, MI

February 26

Amanda Norris - New Castle, IN

February 27

Fred Sweers - Ida Grove, IA

Happy Anniversary!

February 23

Karla Reno - Kalamazoo, MI

February 26

Kim Marshall - Sarasota, FL

February 28

Dugan Hettich - Elm Grove, WI