

WEEKLY COMMUNICATIONS

WWW.HARBOURINV.COM

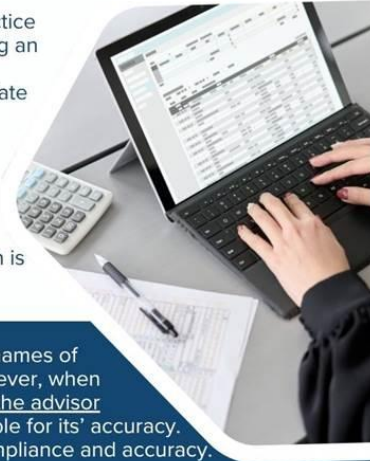


March 23-29, 2026

COMPLIANCE CORNER



Harbour wants to remind you that it is a best practice for the advisor to fill out all Harbour Forms. Asking an unlicensed person to know the products, or the reason(s) for making a transaction is not appropriate and can easily get you into an uncomfortable position. It is up to you, the advisor, to make certain the information on any form is accurate. In the event of a complaint, Harbour forms act as our primary defense. If they aren't completed correctly or contain any misinformation, our E&O insurance company could refuse coverage, which is a risk none of us want to take.



Harbour understands that an assistant may fill in names of clients, and possibly other basic client data. However, when it comes to details about products, it is essential the advisor completes the forms as you will be held responsible for its' accuracy. This safeguards you and your client, ensuring compliance and accuracy.

DIGITAL ONBOARDING FORMS

As Schwab continues to promote the use of its digital account opening platform, we have observed an increase in instances where advisors are submitting incorrect Harbour forms for these accounts.

To help ensure a smooth and compliant account opening process, our website includes a dedicated section outlining key considerations, along with the specific Harbour forms required when using Schwab's digital account opening.

CLICK HERE to visit our website. If you have any questions, please contact our advisory team at advisory@harbourinv.com



SCHWAB DIGITAL HARBOUR FORMS: NOW IN QUIK!

Harbour forms that can be used with Schwab's Digital Account opening process are now in Quik! Look for them in Quik! by searching "Schwab Digital Harbour Forms" under Companies.

- Quik! is a forms automation tool. You can create form bundles and apply client information across all forms in an instance. Reach out to technology@harbourinv.com to get a free demo and trial period.
- Schwab Digital Account Opening is the fastest and safest way to open and update Schwab accounts. E-mail advisory@harbourinv.com to set up a one-on-one introductory training session.

Both tools will create efficiency and automation for your business. Check them out today!



2026

REGIONAL MEETINGS

CLICK EACH DATE BELOW TO SIGN UP!

2
JUNE

Minnesota at The 6Smith

Dinner in the Revel Room with panoramic views of Lake Minnetonka and the Boat Works Marina.

16
JUNE

Madison, WI at The Oaks

Morning presentations, followed by lunch, an afternoon of golf, and dinner at the course.

30
JUNE

Green Bay, WI at Thornberry Creek

Morning presentations, followed by lunch and an afternoon of golf.

28
JULY

Michigan at American Dunes

Morning presentations, followed by lunch and an afternoon of golf.

36 MONTH EMAILS & LETTERS DASHBOARD REMINDER

Please review the 36 Month Emails & Letters Report (on the Status Tracking Dashboard) by 3/31/2026. After that, Harbour will proceed with sending emails/letters, unless an exception needs to be made.

As a reminder, we have a [video](#) showing you how to mark any exceptions for clients that should not receive these emails/letters. Please see the attached instructions from that video. Reach out to atlas@harbourinv.com with any questions.



Review by 3/31/2026
[Click to see 36 Month Email Example](#)



Reach out to atlas@harbourinv.com with any questions

Happy
Birthday!

March 25

Chris Swenson - Sun Prairie, WI
March 26

Kevin Seufzer - Greenfield, WI
Todd McCaffray - Edmonds, WA
March 27

Steve Ratajczak - Oostburg, WI
March 28

KC Kauth - St Paul, MN

Happy Anniversary!

March 27

Kenneth Rumbaugh - Lima, OH