

WEEKLY COMMUNICATIONS

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April 27–May 3, 2026

MAY ADVISORY FEE PAYMENTS

Our goal is to always have advisory fees paid the second Friday of each month, however, due to the way the May calendar falls there are not enough business days to meet the second Friday deadline for Schwab fee payments. Expect Schwab advisory fees with your May 15th payment.

If you desire an advance payment of the Schwab advisory fees, please email commissions@harbourinv.com with your request and dollar amount by May 6th.



SCHWAB FEE SCHEDULE REVIEW – ACTION REQUIRED

Schwab advisors, please run and review the Advisory Fee Schedules report out of Black Diamond before May 31st. This review should be completed at least annually to confirm that the correct advisory fee schedules are assigned to client accounts.

How to access the report: Black Diamond: Data Mining: Templates: select **Advisory Fee Schedules-Schwab**: Run.

What to review:

- Column D: Confirm the assigned fee schedule is correct
- Column F: If no fee schedule appears in Column D, check for an explanation here.
- Column G: If no fee schedule is assigned and no explanation provided, confirm there is an account value in column G greater than \$5,000.
- New Accounts: If an account was opened within the last 30 days, billing data may not yet be applied. Please recheck at month-end.

Questions should be e-mailed to advisory@harbourinv.com.

charles SCHWAB

ALTERNATIVES FOR VOLATILE MARKETS

As volatility continues, advisors are increasingly looking for solutions beyond traditional assets. Harbour has seen growing use of alternative strategies within the Catalyst and Rational fund lineup.

These strategies are designed to support portfolio diversification, and a companion guide is included to help advisors evaluate defensive, balanced, and growth-oriented approaches when building an alternatives allocation.

See the attached Fact Sheets for more info.

QUEST CE

Privacy Policy Attestation

The privacy policy mailing for 2025 and attestation in Quest needs to be completed before April 30th.

If you need a list of those who should get the mailing or want Harbour to mail for you, please contact JoAnne Hufnagel soon.

Harbour has assigned the Privacy Policy Attestation questionnaire in Quest CE. When you log into Quest, please follow these instructions to complete the questionnaire.

When you log into Quest, if you do not see the Privacy Policy Attestation, you do not have to complete the questionnaire.

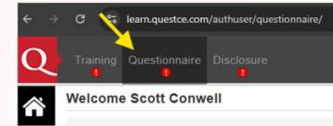
1

Log Into Quest CE:

<https://learn.questce.com/>

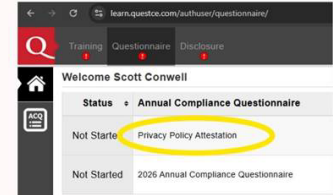
2

Go to Questionnaire tab:



3

You will see "Privacy Policy Attestation" with a "Begin" button on the far right side; click Begin



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.

*Happy
Birthday!*

April 27

Clayton Tyree - Elm Grove, WI

April 28

Travis Gaskell - Viroqua, WI

April 30

Doug Crubel - Lancaster, WI

May 3

Schaefer Oshefsky - Luxemburg, WI

Duane Janka - Stevensville, MI

Dugan Hettich - Elm Grove, WI

Happy Anniversary!

April 27

Jeffrey Carless - St Clair Shores, MI