WEEKLY COMMUNICATIONS

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

September 28–October 4, 2026

HAPPY HOLIDAYS

Please join us at the following holiday celebrations

TUESDAY 11/17
Michigan
Brick & Brine - Foundation Room
5:30-8:30 PM
RSVP by Friday, October 30th
Click here to sign up!

TUESDAY 12/1
Minnesota
CRAVE Food & Drink - Sun Room
5:30-8:30 PM
RSVP by Friday, November 13th
Click here to sign up!

MONDAY 12/7
Milwaukee, WI
Fleming's Brookfield - Sonoma Room
5:30-8:30 PM
RSVP by Friday, November 20th
Click here to sign up!

TUESDAY 12/8
Green Bay, WI
Hinterland Brewery - Barrel Room
5:00-8:00 PM
RSVP by Friday, November 20th
Click here to sign up!

WEDNESDAY 12/16
Madison, WI
Buck & Honey's Monona - Inland Room
6:00 PM - 9:00 PM
RSVP by Friday, November 27th
Click here to sign up!

QUEST CE

The Code of Ethics has been added to all licensed individual's Quest profiles.

Please review the Code of Ethics and complete the 4 question attestation.

Questions? Please contact the Compliance team at compliance@harbourinv.com

REMINDER

charles SCHWAB

Schwab announced that starting November 2, 2026, they are highly recommending all account opening paperwork be completed via digital workflow or Docusign.

This processing update allows Schwab to deliver a faster and more secure clients for advisors and clients. Wet signed paperwork will only be accepted within one- off situations and will incur delays in the approval process.

If you are interested in ways to incorporate a digital experience, please contact our advisory team.

We are happy to help you with training and implementation into these processes.

Pershing

PERSHING MUTUAL FUND TIERED ACCESS FEE: PRELIMINARY LIST OF SURCHARGE FUNDS

Pershing has provided a preliminary list of fund families containing mutual funds that are expected to be classified as Tier 2 or Tier 3 under its new Mutual Fund Tiered Access Fee structure. Please refer to the attached list for the currently identified fund families.

Under this pricing model, transactions in affected mutual funds will be subject to an additional surcharge, above and beyond Pershing's standard ticket charge:

- Tier 2 Funds: $10 surcharge per transaction
- Tier 3 Funds: $20 surcharge per transaction

These surcharges are expected to become effective on or around January 1, 2027.

Please note that the attached list is preliminary and may be subject to change prior to implementation. A notification will be sent to the clients via their November or December statement in the Messages section. We will provide additional updates as they become available from Pershing.

Happy Birthday!

September 29
Trevor Neufeld - Knoxville, TN

October 2
Bruce Patterson - Fort Wayne, IN

October 3
Brian Waelti - Portage, WI

October 4
Jill Sommers - Fitchburg, WI

October 10
Randall Schmitz - Appleton, WI

October 11
Michael Baer - Madison, WI
Eric Anderson - Mankato, MN

Happy Anniversary!

September 28
James Tarp - Middleton, WI
Michael Fishman-Salnick - Milwaukee, WI
John Locke III - Madison, WI

September 29
Phillip Petersen - Green Bay, WI
Tyler Johnson - Plymouth, MN

October 3
Benjamin DeRemer - Waukesha, WI

October 5
Chris Swenson - Sun Prairie, WI
Shane Roth - Fitchburg, WI

October 7
Steven Schalig - Elm Grove, WI

October 10
Michael Skala - Fitchburg, WI