WEEKLY COMMUNICATIONS

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

WWW.HARBOURINV.COM

October 12-18, 2026

November 2nd is quickly approaching!

Reminder starting Monday, November 2nd, Schwab is requesting all account opening paperwork to be completed via Digital Workflow or Docusign. See FAQs regarding this policy change HERE.

We are here to support you and your clients through this change. Please see Harbour's website under Resource Library; Forms; Advisory-Schwab Digital Account Opening for links to clickable guides and Schwab's digital onboarding website.

Schwab will be co-hosting the Tuesday Advisor Call on November 10th for an extended 1-hour session. They will demonstrate the digital workflow process and answer questions. They will also cover how clients can continue to meet in person and digitally sign applications using Docusign or Digital Workflows.

If you are interested in a one-on-on training with our advisory team, we are happy to help. Please contact advisory@harbourinv.com to schedule a convenient time for us assist with training and implementation of these processes for your office.

charles SCHWAB

36 MONTH EMAILS & LETTERS DASHBOARD UPDATE

The 36 Month Emails & Letters Report (on the Status Tracking Dashboard) is now updated to reflect the clients that are due for a 36 month email/letter in Q4 2026. **Please review these by 12/31/2026. 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.

ATLAS

Reach out to atlas@harbourinv.com with any questions

ATTENTION WISCONSIN ADVISORS

SAMMONS RETIREMENT SOLUTIONS

SUPER CE

Please see the attached PDF for a virtual Super CE for our **WISCONSIN** advisors on Thursday, October 22nd from 10-11 AM

ONLINE SURVEY FOR IDEA DECANTER

Last year's State of Advisor Video Report revealed that 52% of financial advisors were using video in their marketing, while 88% believed they should be.

What's changed in 2027? We're partnering with Idea Decanter to find out! Whether you're creating video regularly or haven't hit record yet, we want to hear from you. Take 3 minutes to help shape this year's industry research and get early access to the findings.

idea DECANTER

CLICK HERE to take the survey!

Fall Harvest: Tax-Loss Harvesting in Bonds

Recent weakness in the bond market may have created tax-loss harvesting opportunities in taxable accounts holding bond mutual funds or ETFs. In addition to potential tax benefits, harvesting losses can provide flexibility to improve diversification, adjust risk exposure, reduce expenses, or better align holdings with current investment goals.

As year-end approaches, consider reviewing bond positions to determine whether these opportunities may help enhance after-tax results and strengthen portfolio positioning. Investors should consult their tax advisor before implementing any tax strategy.

Whether you're thinking about the future of your practice or exploring opportunities for growth, this is a great chance to connect with peers and learn more about the succession planning process.

UPCOMING *Succession Planning Events*

Please RSVP by October 30th!

Appleton BEER FACTORY

4:00-6:00 PM
Appleton Beer Factory
Appleton, WI
CLICK HERE TO SIGN UP
Nov 4 WEDNESDAY

craftsman table & tap

4:00-6:00 PM
Craftsman Table & Tap
Middleton, WI
CLICK HERE TO SIGN UP
Nov 5 THURSDAY

RAISED GRAIN BREWING COMPANY RG

4:00-6:00 PM
Raised Grain Brewing Co
Waukesha, WI
CLICK HERE TO SIGN UP
Nov 9 MONDAY

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!