WEEKLY COMMUNICATIONS

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

WWW.HARBOURINV.COM

October 19-25, 2026

QUEST CE EMAIL REMINDERS

If you have not completed your 2026 Annual questionnaire OR Code of Ethics Attestation, you will receive reminder emails.

If you do not complete both your 2026 Annual Questionnaire AND your Code of Ethics attestation, you will receive weekly reminders in October and daily reminders in November until they both are completed.

DO YOU HAVE DISCRETIONARY TRADING AUTHORIZATION?

Discretionary trading authorization gives advisors greater flexibility to manage client advisory accounts according to an agreed-upon investment strategy. It can help you act promptly when you need to:

- Harvest tax losses
- Rebalance accounts as markets shift
- Raise cash for RMDs
- Raise cash for advisory-related fees

Need to add discretionary authorization? You can do so without completing a new Asset Management Agreement by using the **stand-alone Discretionary Trading Authorization form** located on Harbour's website under **Advisory Forms → Agreements.**

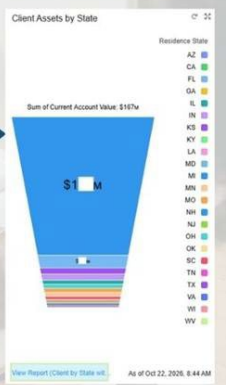
Access the Authorization Form

Not sure if discretionary authority is already in place? Pull up the client's account in Black Diamond and look under Holdings to see whether the account is coded as discretionary.

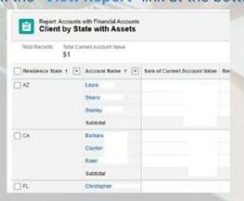
HOW TO REVIEW CLIENT STATES IN ATLAS

As licensing renewal season approaches, please review where your clients currently reside to help determine your state licensing needs.

1. Log into Atlas
2. On your Home page, click on the "**Book of Business**" dashboard tab
3. Scroll until you find the "Client Assets by State" chart, it looks like this →



4. Click the "**View Report**" link at the bottom of the chart to see more details:
   a.



5. Toggle the "Detail Rows" button ON if you want to see more account details.
   a. Detail Rows
6. This training video on reports may be useful: CLICK HERE
   Otherwise, email atlas@harbourinv.com with questions!

REMINDER: ASSET MANAGEMENT AGREEMENT REQUIREMENTS

We have seen an increase in instances where the Asset Management Addendum is being submitted for new clients who do not already have a full Asset Management Agreement on file.

Please remember:

- First advisory account: When a client opens their first advisory account, they must complete and sign the six-page Asset Management Agreement.
- Subsequent advisory accounts: Once the full Asset Management Agreement is on file, the client may complete the two-page Asset Management Addendum when opening additional advisory accounts.

Thank you for your attention to these requirements and for helping ensure paperwork is completed accurately.

TRANSFORMATION CONVERSATIONS: PART II OCTOBER 28

Join Chris Brady for Part II of his six-part series, Transformation Conversations: Blueprints from America's Top Advisor Teams.

Following Part I, presented at the Harbour Conference, Chris will continue the series virtually on Wednesday, October 28 at 9:00 a.m. CST / 10:00 a.m. EST.

Missed Part I or want a refresher?

WATCH THE PART I RECORDING *The presentation begins at approximately the 14-minute mark*

Join Part II:

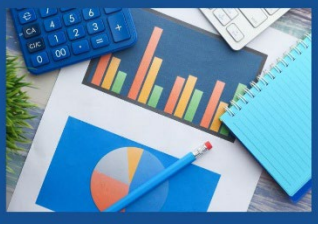
JOIN THE ZOOM PRESENTATION *Please note: The remaining sessions in this series will not be recorded, so make plans to attend live!*

LARGER MUTUAL FUND CAPITAL GAIN DISTRIBUTIONS EXPECTED THIS YEAR

As mutual fund companies begin releasing their year-end capital gain distribution estimates, advisors should prepare for the possibility of larger-than-normal taxable distributions across many equity and balanced funds. Continued market appreciation, portfolio repositioning, and investor cash flows have resulted in increased realized gains for numerous fund managers. See Attached American Funds Capital Gains Distribution Estimates.

Now is an ideal time to review client portfolios held in taxable accounts and identify funds with significant projected distributions. Proactive outreach can help clients understand why they may incur a tax liability even if they have not sold shares during the year. Advisors may also wish to evaluate tax-loss harvesting opportunities, rebalance strategically, and consider the timing of new purchases into funds with upcoming distributions.

Staying ahead of distribution announcements throughout the fourth quarter can help advisors better manage client expectations, minimize tax surprises, and demonstrate the value of ongoing tax-aware portfolio management.



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 RG BREWING COMPANY
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!

HAPPY Birthday
October 26
Joe Roderer - Dayton, OH
October 27
Noah Trumpy - Roscoe, IL
October 28
Kevin Finn - Charlevoix, MI
October 31
Benjamin DeRemer - Waukesha, WI
Ryan Vander Zwart - Holland, MI

Happy Anniversary!
October 26
Steven Crispigna - Green Bay, WI
October 31
Richard Lanius - Verona, WI
November 1
Brent Pahnke - Middleton, WI
Jon LeBaron - Reed City, MI