HARBOUR INVESTMENTS, INC.

Harbour Investments, Inc.
Financial Planning & Investment Consultation Services Agreement

THE COMPANY

Harbour Investments, Inc. ("HII") is an investment adviser registered with the Securities and Exchange Commission under the Investment Adviser Act of 1940. HII is also a broker/dealer registered with the Financial Industry Regulatory Authority (FINRA) and is incorporated in the state of Wisconsin. HII offers advisory services to financial planners, businesses, endowment funds, banks and thrift institutions, qualified plans and individuals. The advisory services offered under the terms of this Agreement will be referred to as Financial Planning & Investment Consultation Services and will be offered to the client(s) by HII and its Investment Advisory Representatives ("IARs").

PRIMARY SERVICE

HII's primary investment advisory service is performed on a non-discretionary basis and neither HII nor IAR takes custody of the clients' funds or securities. Under the terms of the Agreement, HII is engaged in the business of providing financial planning and consultation services. The client(s) shall be free either to follow or to disregard any advice provided by HII and shall be responsible for deciding what advice to act upon and when to act upon it. HII by this Agreement will not be providing any broker-dealer services. The client(s) may decide in his or her discretion to choose any broker-dealer to execute transactions in purchasing or selling securities.

EFFECTIVE DATE AND TERM

This Agreement shall commence on the date specified on the digital acknowledgment page of this Agreement and shall remain effective until terminated by the client(s) or HII.

PROGRAM SERVICES

At the request and upon agreement of the client(s), IAR will provide financial planning and investment consultation services designed to provide the client(s) with a written financial plan or consulting services consisting of a review and analysis of the clients' present investments, financial goals and other relevant data supplied by the client(s).

Services will be specifically set forth under the Description of Services section and where applicable, will address general types of investments, the recommendation of specific products and detailing of planning strategies. Written plans and advice provided by HII and IAR will typically use certain financial planning software programs while developing a financial plan. HII and IAR may also provide analysis of the clients' portfolio managed by, or custodied at, an independent third party unaffiliated with HII. The service may include analysis of portfolios managed by pension plan administrators or trustees, independent investor advisers or other investment professionals.

Other types of service provided by HII and IAR to the client(s) may include, but is not limited to, financial report generation, investment research, organizational and various investment service work relating to the clients' finances and investments. The IAR may not necessarily generate a written report when requested to review specific or generic products or to discuss planning or investment strategies in general. HII provides services to other client(s). Advice rendered to other client(s), depending on their particular situation may be different or even contrary to advice rendered pursuant to this Agreement. The client(s) acknowledges this is not a conflict of interest on the part of HII.

The client(s) understands that HII does not guarantee the results of any recommendation, or the overall performance of the clients' account and that losses can occur by following HII's and IAR's advice.

BACKGROUND INFORMATION/CONFIDENTIALITY

The client(s) agrees to furnish HII and IAR with all information reasonably requested to perform an analysis of the clients' financial situation and investment objectives. Investment manager recommendations shall be made in reliance upon the client(s) provided information. All client(s) information shall be treated as confidential.

FEES

Fees for HII's services hereunder shall be paid to HII by the client(s). Financial Planning fees may be charged in a number of different ways. A flat fee charge would be defined as typically a one-time fee that is determined by the advisor and client to be appropriate for the services the advisor is providing to the client. Examples include: Financial plan, settling an estate, portfolio analysis and review of employer sponsored 401k. The hourly fee would be defined as a fee charged based on the number of hours worked by the advisor or advisor's office to complete advisory services a client needs. The usual rates are $100 to $500 per hour on various projects as generating a financial plan, settling an estate, portfolio analysis and review of employer sponsored 401k . A monthly fee would be defined as an annual fee broken down into a flat monthly payments going forward. Paying for ongoing financial advice from the advisor or a third-party service can be canceled at any time without a termination fee.

ASSIGNMENT/GOVERNING LAW

This Agreement may not be assigned by either party without the prior written consent of the other party. The validity of this Agreement and the rights and liabilities of the parties hereunder shall be governed and construed according to the laws of the State of Wisconsin.

TERMINATION and REQUIRED DISCLOSURES

This Agreement may be terminated by and upon either party giving written notice to the other party and termination will become effective upon receipt of such notice provided. Upon termination of the agreement, the client(s) agrees to pay HII all fees contractually owed by the client(s) and HII will refund any net balance paid under the Agreement for services not yet rendered.

If the client(s) has not received the Investment Advisory Brochure at least 48 hours prior to signing Agreement, the client(s) shall have the right to terminate this Agreement without penalty within five (5) business days of entering it.

CONFLICT OF INTEREST DISCLOSURE

HII's investment advisory services are marketed and sold by its officers, employees and through its sales representatives who may or may not have advisory capacity in connection with recommendations. The IAR may also be a registered representative of the Broker/Dealer. These roles result in a conflict of interest for HII and/or its IARs in at least the following ways. As a registered representative, there may be commissions involved in certain transactions which are paid to the registered representative. Other remunerations received by HII and/or its IARs may be in the form of dealer concessions, marketing fees, reimbursement for costs and expenses, promotional payments, 12b-1 fees or other compensation generated by mutual funds, variable annuities, or the purchase or sale of securities as outlined in the respective prospectuses given to the prospective client at the time of meeting.

Additionally, if the Client chooses to enlist management services on a product that offers a dealer concession, 12b -1 fee or any other compensation, there often are additional charges as a result. Administrative fees on credit balances from brokerage firms are paid to HII and/or the IAR. An IAR sometimes receives gifts or trips as incentives for volume production. Any and all these payments to HII, its representatives and/or its IAR represent a conflict of interest since it incentivizes HII and its personnel to recommend products and services that pay such remuneration. Clients are advised of this fact. They are also advised that they are not obligated to accept any recommendation from HII, its registered representatives or IARs. Products and services which do not have accompanying payments to HII, and its personnel are available and may be selected by the Client in lieu of any other recommendation. Further information concerning conflicts of interest is available in HII's ADV which it makes available to its clients.

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

575 D'Onofrio Drive, Suite 300, Madison, WI 53719
Phone: (608) 662-6100 Fax: (608) 662-6116
Member FINRA, SIPC and MSRB
http://www.harbourinv.com
email: info@harbourinv.com

Dear Investor,

Harbour Investments, Inc. would like to thank you for your business; it is greatly appreciated.

Please complete a Harbour Customer Investment Profile when establishing a new account or updating personal information. As part of the USA PATRIOT Act of 2001 to help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What does this mean to you? When you open or update an account with Harbour Investments, Inc., we require your name, address, date of birth and other personal and financial information that will permit us to identify you. We may ask to see your driver's license, passport, or other identifying documents for verification. Harbour may share information obtained from you with third parties to verify your identity, in compliance with federal law and Harbour's Privacy Policy.

You will receive Harbour's Customer Agreement, Privacy Policy, Business Continuity Disclosure and the Client Relationship Summary upon completion of the Harbour Customer Investment Profile ("CIP"). Your Harbour financial professional will return an executed copy of the Manager Approved CIP Form to you. Please verify the accuracy of the information on the CIP Form and report any discrepancies or changes that need to be made to your Harbour financial professional or Harbour Investments, Inc. (608) 662-6100, or 575 D'Onofrio Drive, Suite 300, Madison, WI 53719. If we do not receive notification from you within 30 business days of the Manager's Approval Date, Harbour will assume that the CIP information is accurate. The Investment Objectives within the CIP may be defined as: Growth – An investment approach which generally seeks capital appreciation. Income – An investment approach which generally seeks current income over time. Insurance – An investment approach which generally protects certain assets upon death of account holder. Tax Advantage – An investment approach which generally seeks deferral and exemption from income tax.

Please note that Harbour's Registered Representatives and Investment Advisor Representatives are authorized by Harbour to deal only in Harbour-authorized products and services through Harbour. Confirmation of the purchase or sale of such products will appear solely on Harbour-authorized reports, confirmations, and statements. No financial professional is authorized by Harbour to sell, buy or deal in any securities for a customer outside the regular course of Harbour's business. We invite you to visit the "clients" section of our website at www.harbourinv.com or to contact the Harbour Home Office directly for information regarding the firm's approved products, if any question arises whether a product is being offered in the ordinary course of Harbour's business or is otherwise approved by the firm. Our website also has details on Harbour's relationship with your financial professional and you, the client. Also, Harbour is a member of the Securities Investor Protection Corporation ("SIPC"). You may obtain information about SIPC, including the SIPC brochure, by contacting SIPC at www.sipc.org, or calling (202) 371-8300**.** We again invite you to visit our website where you can find current SIPC contact information in our client's section.

Finally, please note that you will receive confirmations and periodic statements regarding your investments from the product sponsor or clearing firm where your assets are being held. Please promptly verify the accuracy of these statements and note that Harbour Investments, Inc. and your financial professional are named on them.

Please feel free to contact us at any time if you have any questions regarding any of the above.

We thank you once again for your business.

Cordially,
Harbour Investments, Inc.

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

CUSTOMER AGREEMENT

In consideration of your accepting one or more accounts of the undersigned (whether designated by name, number or otherwise) and your agreeing to act as brokers for the undersigned in the purchase or sale of securities, the undersigned represents and agrees as follows:

1. The undersigned, if an individual, represents that he or she is of legal age.

2. The undersigned understands and agrees to promptly verify the accuracy of confirmations on all transactions. These confirmations will come directly from the product sponsor or clearing firm where your assets are being held.

3. If this is a joint account, unless we notify you otherwise and provide such documentation as you require, the account(s) shall be held by us jointly with rights of survivorship (payable to either or the survivor of us). Each joint tenant irrevocably appoints the other as attorney-in-fact to take all action on his or her behalf and to represent him or her in all respects in connection with the agreement. You shall be fully protected in acting, but shall not be required to act upon the instructions of either of us. Each of us shall be liable, jointly and individually, for any amounts due to you pursuant to this Agreement, whether incurred by either or both of us.

4. Whenever the undersigned does not, on or before the settlement date, pay in full for any security purchase for the account of the undersigned, or deliver any security sold for such account, you are authorized (subject to the provisions of any applicable statute, rule or regulation), until payment or delivery is made in full, to sell any or all securities which you may hold for the undersigned (either individually or jointly with others), or to buy in any or all securities required to make delivery for the account of the undersigned, or to cancel any or all outstanding orders or commitments for the account of the undersigned. I understand that I will be solely responsible for any expense, loss, commission, and/or fees.

5. You are authorized, in your discretion, should the undersigned die or should you for any reason whatever deem it necessary for your protection, without notice, to cancel any outstanding orders in order to close out the accounts of the undersigned, in whole or in part, or to close out any commitment made on behalf of the undersigned.

6. Any sale, purchase or cancellation authorized hereby may be made according to your judgment and at your discretion on the exchange or other market where such business is then usually transacted, or at public auction, or at private sale without advertising the same and without any notice, prior tender, demand or call, and you may purchase the whole or part of such securities free from any right of redemption, and the undersigned shall remain liable for any deficiency. It is further understood that any notice, prior tender, demand or call from you shall not be considered a waiver of any provi sion of this agreement. The “undersigned” shall include any person executing this agreement on the front thereof. “You” shall include the bank, issuer, broker or other financial institution, which opened the account of the undersigned.

7. This agreement and its provisions shall be continuous, and shall inure to the benefit of your present organization, and any successor organization or assigns, and shall be binding upon the undersigned and/or the estate, executors, administrators and assigns of the undersigned.

8. You shall not be liable for loss or delay caused directly or indirectly by war, natural disasters, government restrictions, exchange or market rulings or other conditions beyond your control.

9. The undersigned understands and agrees that for our mutual protection you may electronically record any of our telephone conversations.

10. Except as otherwise expressly provided in this document, no provision of this agreement shall in any way be modified, altered, waived or amended except by a writing signed by Harbour and you.

11. The Client acknowledges and understands that Harbour’s Registered Representatives and Investment Advisor Representatives are authorized by Harbour to deal only in Harbour-authorized products and services through Harbour. Confirmation of the purchase or sale of such products will appear solely on Harbour-authorized reports, confirmations, and statements. Confirmations shall be issued to the client directly from a Harbour-approved product sponsor or by Harbour and no other person or entity. No financial professional is authorized by Harbour to sell, buy or deal in any securities for a customer outside the regular course of Harbour’s business. Client acknowledges that Client shall contact the Harbour Home Office directly for information regarding the firm’s products if any question arises whether a product is being offered in the ordinary course of Harbour’s business or is otherwise approved by the firm.

12. Additional Compensation for Expense Reimbursement - Harbour financial professionals may receive expense reimbursement from entities which include but are not limited to product sponsors. Typically, this may include reimbursement for the costs of seminars, client get-togethers, meals, travel, lodging and other expense reimbursement. These reimbursements do not impact client funds or performance since they are not paid directly or indirectly from client assets. Nonetheless, the receipt of expense reimbursement creates a conflict of interest for financial professionals receiving it, since it may cause financial professionals to favor recommendations of entities and products of reimbursing entities over those entities not providing such reimbursement. Financial professionals will advise clients as part of any recommendation whether they receive such expense reimbursement. Clients are free upon disclosure to select products and services from entities not providing financial professionals expense reimbursement.

13. Trusted Contact Person – Harbour and its financial professionals are authorized to contact the trusted contact person and disclose information about the customer's account to address possible financial exploitation, to confirm the specifics of the customer's current contact information, health status, or the identity of any legal guardian, executor, trustee or holder of a power of attorney, or as otherwise permitted by Rule 2165.

14. This agreement contains a predispute arbitration clause. By signing an arbitration agreement, the parties agree as follows:

(1) All parties are, with limited exceptions as outlined below, giving up the right to sue each other in court, including the right to a trial by jury, and except as otherwise provided by the rules of the arbitration forum in which a claim is filed.

(2) Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.

(3) The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.

(4) The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.

(5) The panel of arbitrators may include a minority of arbitrators who were or are affiliated with the securities industry.

(6) The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.

(7) The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

UNLESS VOID PURSUANT TO THE FEDERAL SECURITIES LAWS, OR OTHER REGULATION, INCLUDING REGULATIONS PROMULGATED BY THE UNITED STATES SECURITIES AND EXCHANGE COMMISSION AND/OR UNITED STATES DEPARTMENT OF LABOR, ANY DISPUTE, CLAIM OR CONTROVERSY ARISING OUT OF OR RELATING TO THIS ACCOUNT INCLUDING ANY TRANSACTION, OR THE CONSTRUCTION, PERFORMANCE OR BREACH OF ANY TERMS OF THIS AGREEMENT OR ANY OTHER AGREEMENT BETWEEN US ENTERED INTO PRIOR, AND/OR SUBSEQUENT TO THE DATE HEREOF, SHALL BE SETTLED BY ARBITRATION IN ACCORDANCE WITH THE FINANCIAL INDUSTRY REGULATORY AUTHORITY CODE OF ARBITRATION PROCEDURE.

Except as to issues regarding breach of fiduciary duty, or a claim based on breach of a best interest contract exemption ("BICE") provision, no person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action; or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; or (ii) the class is decertified; or (iii) the customer is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein.

15. Reward Programs - Harbour sponsors certain reward/incentive programs to its financial professionals based on the financial professional's total revenue and production each year. Producing financial professionals receive recognition in an award presentation and receive a special dinner and award at Harbour's annual conference. They receive free hotel rooms at the Harbour conference, a special gift (worth approximately $100) and monetary credit toward an annual trip Harbour offers its financial professionals. Receipt of these benefits is a conflict of interest since it incentivizes financial professionals to generate revenue and, under some circumstances, impacts a recommendation to a client made by a financial professional. Clients are advised of this conflict and are free to deal with financial professionals who do not participate in these programs.

16. Electronic Signature - The parties agree that the electronic signature of either party to this Agreement is valid, authentic and may substitute for an original signature. Each electronic signature is effective to bind its maker to this Agreement. Furthermore, the parties agree that an electronically signed document (including this Agreement) is for all purposes, including but not limited to SEC Rule 17a-3, deemed to be written, to have been signed and to constitute a record established and maintained in the ordinary course of business as an original record when printed from electronic files. Paper copies, if introduced as evidence in any judicial, arbitral, mediation or administrative proceeding will be admissible to the same extent and under the same conditions as other original business records created with a "wet signature". "Electronic signature" means either symbols or other data in a digital form attached to an electronically transmitted document verifying the party's intent to sign the document, as well as original wet signatures transmitted by electronic means.

17. The client(s) agrees to receive electronic delivery of notices, disclosures or other correspondence from Harbour Investments, Inc.

18. The client hereby makes the following representations about informed consent of the receipt of certain information from Harbour: I (we) agree to receive, and have received delivery of Harbour's Best Interest Disclosure and Harbour's Mutual Fund Breakpoint Disclosures, by visiting https://harbourinv.com/clients/regulation-bi/ and https://harbourinv.com/clients/, respectively.

19. The client hereby makes the following representations about informed consent of the receipt of certain information from Harbour: I (we) acknowledge receipt of Harbour's Client Relationship Summary (Form CRS) and understand its contents.

HARBOUR INVESTMENTS, INC.
PRIVACY POLICY

Harbour Investments, Inc. understands that you are concerned about the confidentiality of the financial and personal information you give our firm in the normal course of our conducting securities transactions and providing related investment services. Our Privacy Policy has been reasonably designed to ensure the security of your financial and personal information.

What information will we collect? The financial and personal information you disclose to us (nonpublic personal information) is essential to Harbour Investments and its financial professionals as we assist you in choosing quality investment products and services suited to your needs. This information includes your name, address, date of birth, social security number, occupation, assets, income, investment objectives and so forth. Nonpublic personal information is gathered from the following sources: (1) information we receive from you on account forms, applications and other documents involved with securities transactions and related investment services, and (2) information about transactions placed through our firm and/or our clearing firms by you or your Harbour financial professional .

At Harbour, staff access to this information is strictly on a need to know basis in order to carry out your wishes. This information may also be disclosed as required by law, and to securities regulatory agencies or government agencies. Harbour has procedures reasonably designed to protect your information from unauthorized use.

Why does Harbour disclose nonpublic personal information to certain third parties? Harbour is a non-carrying broker dealer; Therefore, in order to fulfill your investment instructions, this information is shared with our clearing firms, product vendors such as mutual funds and insurance companies and such other nonaffiliated third parties as may be necessary and permitted by law. Harbour does not share nonpublic personal information with affiliated and nonaffiliated third parties for marketing purposes. We appreciate your business and we hope you will cooperate with us in this matter.

What happens to nonpublic personal information if a customer closes his or her account(s) with Harbour? We may share your information with a new broker dealer or Registered Investment Advisor that you select to facilitate the transfer of your investments. We understand the importance of your relationship with your financial professional; Therefore, we may allow our financial professionals who leave our firm for another broker dealer or Registered Investment Advisor to retain copies of your information so they can assist with the transfer of your investments and continue to service your account at their new broker dealer. Any continuing use of your information by the financial professional is subject to the new firm's privacy policy. If you do not want your financial professional to transfer this information from our firm to his or her new firm in order to continue servicing your account, please contact us by telephone at (608) 662-6100, or write to Harbour Investments, Inc., 575 D'Onofrio Drive, Suite 300, Madison, WI 53719 to opt out of this information sharing. After your account is closed, we will continue to adhere to the privacy policy described herein and may properly dispose of your information after 6 years.

A current version of Harbour's privacy policy may be obtained by visiting the client disclosures section of our website www.harbourinv.com/clients.

FINRA BROKER CHECK

An investor brochure describing FINRA's Broker Check is available online by visiting www.finra.org or calling the FINRA Broker Check hotline number, 800-289-9999.

BUSINESS CONTINUITY

Harbour Investments, Inc. strives to provide extraordinary customer service to our clients. If we are temporarily unavailable due to an uncontrollable circumstance, we are providing our clients with a brief overview of how we plan to recover access to us in a reasonable amount of time. Harbour has an extensive business continuity plan in place to address any interruption of our daily operations. This plan is reviewed annually, is subject to modification, and is promptly updated when warranted. Harbour is not providing specific details of its business continuity plan due to confidential information and to assure security of an effective plan of recovery. This detailed plan entails what actions Harbour will take in the event of business disruption caused by several different scenarios including building-wide, citywide, or even a regional incident. This can include routing personnel and communication to an alternate facility depending on the severity of disruption. We value the importance of quick recovery and our recovery objective time for business resumption is four hours. This time may be affected by circumstances beyond our control. Harbour's vital information has a daily back up and is sent offsite to two separate facilities. Our clients can access www.harbourinv.com to get the latest information in the event of a disruption. If we are in the process of recovering from a disruption, our clients may contact the clearing firm with which their accounts are associated. Only contact these firms if information is unavailable due to a disruption in our operations. If you have monies held directly with a mutual fund, variable annuity, or insurance company, you can contact each company by calling the number on your statement or prospectus.

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(201) 413-5368 Fax
(201) 413-3635 Recorded instructions
www.pershing.com

Pershing Advisor Solutions
One Pershing Plaza 4th Floor
Jersey City, NJ 07399
866-578-6049

Charles Schwab
150 S. Wacker Drive Ste 1400
Chicago, IL 60606
800-843-7121

Harbour Investments, Inc.
Financial Planning & Investment Consultation Services Agreement

This Financial Planning & Investment Consultation Services Agreement (" Agreement") is made by and between Harbour Investments, Inc. ("HII"), a Wisconsin Corporation, a Registered Investment Adviser("RIA") registered with the Securities and Exchange Commission ("SEC"), its Investment Adviser Representative(s) ("IAR") identified on the next page, and the client(s) identified below ("Client"). This Agreement is for the limited purposes of providing the financial planning services described below. The effective date of this Agreement is the date the client provides acknowledgment via the digital process.

PART I: CLIENT INFORMATION

Client 1	TIN/SSN	Date of Birth
Client 2	TIN/SSN	Date of Birth
Address	Phone 1	Email
City, State Zip	Phone 2	Email

PART II: FINANCIAL PLANNING SERVICES

- ☐ Retirement Planning
- ☐ Estate Planning
- ☐ Document Preparation/Extra Service Work
- ☐ Needs Analysis
- ☐ Employer-Sponsored 401K Review
- ☐ Asset Allocation Review/Investment Research
- ☐ 2nd Opinion
- ☐ Financial Plan
- ☐ Cash Flow Analysis
- ☐ Business Planning/Analysis

☐ Other _____

Describe in detail, the financial planning/analysis or other services here:

Expected completion date of Financial Planning Service/Analysis/Report: _____

Once a Financial Planning or Investment Consulting Agreement is entered, the completed plan, analysis or service must be delivered within 90 days to fall within advance billing guidelines for advisory services.

PART III: FINANCIAL PLANNING FEE

FEE TYPE:

Flat Fee $ _____

Hourly Fee $ _____ _____ _____

Hourly Rate | Est. Number of Hours | Est. Total Fee

Monthly Fee $ _____

Annual Review $ _____

PAYMENT TYPE:

☐ **Full Payment Upfront:** The full financial planning fee payment is submitted with this Agreement. The Financial Planning Service/Analysis/Report must be completed/delivered to the Client within 90 days from the date signed by the client.

☐ **Full Payment Upon Completion of Service:** Full payment of the financial planning fee must be received upon completion of the Financial Planning Service/Analysis/Report for the Client, but no more than 90 days from the date signed by the client.

☐ **Recurring Payment:** Equal payments paid monthly, quarterly, or annually. The initial planning fee must be submitted with this Agreement.

☐ **Other Payment Arrangement:** _____

PAYMENT METHOD:

☐ Check (made payable to Harbour Investments, Inc.)

☐ Payment billed from Client's account number: ☐

☐ ACH (client initiate via Smart Pay link on Harbourinv.com website)

☐ Credit Card (*sign credit card authorization form-one time)*

Harbour Investments, Inc. cannot accept payments of fees in excess of $500, more than six months in advance of the services rendered.

PART IV: CUSTOMER STATEMENT

I/we have read the Agreement and fully understand the various provisions set forth as they affect the Financial Planning & Investment Consultation Services Agreement provided by HII. In accordance with Rule 204-3 of the Investment Advisers Act of 1940, I/we have received a copy of the Harbour Investments, Inc. Investment Advisory Brochure. I hereby make the following representations about informed consent of the receipt of certain information from Harbour: I (we) acknowledge receipt of Harbour's Form CRS and understand its contents. I (we) agree to receive, and have received, delivery of Harbour's Best Interest Disclosure by visiting https://harbourinv.com/clients/regulation-bi/.

I/we acknowledge that the above information is accurate. I/we understand that the investment advisory representative listed below as an independent contractor with Harbour Investments, Inc., and that any questions, concerns, public disclosure inquiries or service requests may be directed to the investment advisory representative or to Harbour Investments, Inc.'s home office. I/we have received the Customer Agreement, which includes the Predispute Arbitration clause located on the top of the second page, the Breakpoint Disclosure Statement and Privacy Policy. By checking the check box as part of the digital workflow process, I/we hereby agree to arbitrate any claim or dispute which may arise in accordance with the Predispute Arbitration Clause.

ID # Investor 1: _____
☐Driver's License ☐Passport ☐Other_____
Issued by (state or country): _____
Issue Date: _____ Expiration Date: _____
☐Affiliated with FINRA or Exchange Member

ID # Investor 2: _____
☐Driver's License ☐Passport ☐Other_____
Issued by (state or country): _____
Issue Date: _____ Expiration Date: _____
☐Affiliated with FINRA or Exchange Member

PART V: INVESTMENT ADVISORY REPRESENTATIVE STATEMENT

I, the IAR listed below, am properly licensed and have met the appropriate state and federal examination requirements for conducting IAR services in the Clients' state of residence. I believe that the above information furnished by the customer and other information known by me adequately describes the client.

_____ IAR Name

_____ IAR Number