



*Why Your Financial
Consultant Selected...*



**HARBOUR
INVESTMENTS, INC.**
*Brokerage Services
& Financial Consultants*

Member FINRA/SIPC/MSRB

What does Harbour Investments, Inc. mean to you?

Every consultant must be registered with a broker/dealer. Harbour Investments, Inc. is a **full service, non-carrying** broker/dealer. Full service means we deal with all financial products: mutual funds, variable annuities, variable life, stocks, bonds, CDs, etc. Non-carrying means we do not hold cash or securities. Broker/dealers are the intermediaries in the securities industry. We acquire relationships with leading mutual funds, insurance companies and clearing firms. Consultants have clients that they do business with, which is processed through the broker/dealer. The broker/dealer enforces the rules and regulations of the industry, as well as assuring a superior level of service from their consultants. All brokers/dealers and consultants are registered with the Financial Industry Regulatory Authority. Verification of our registration can be found at www.finra.org.

Freedom

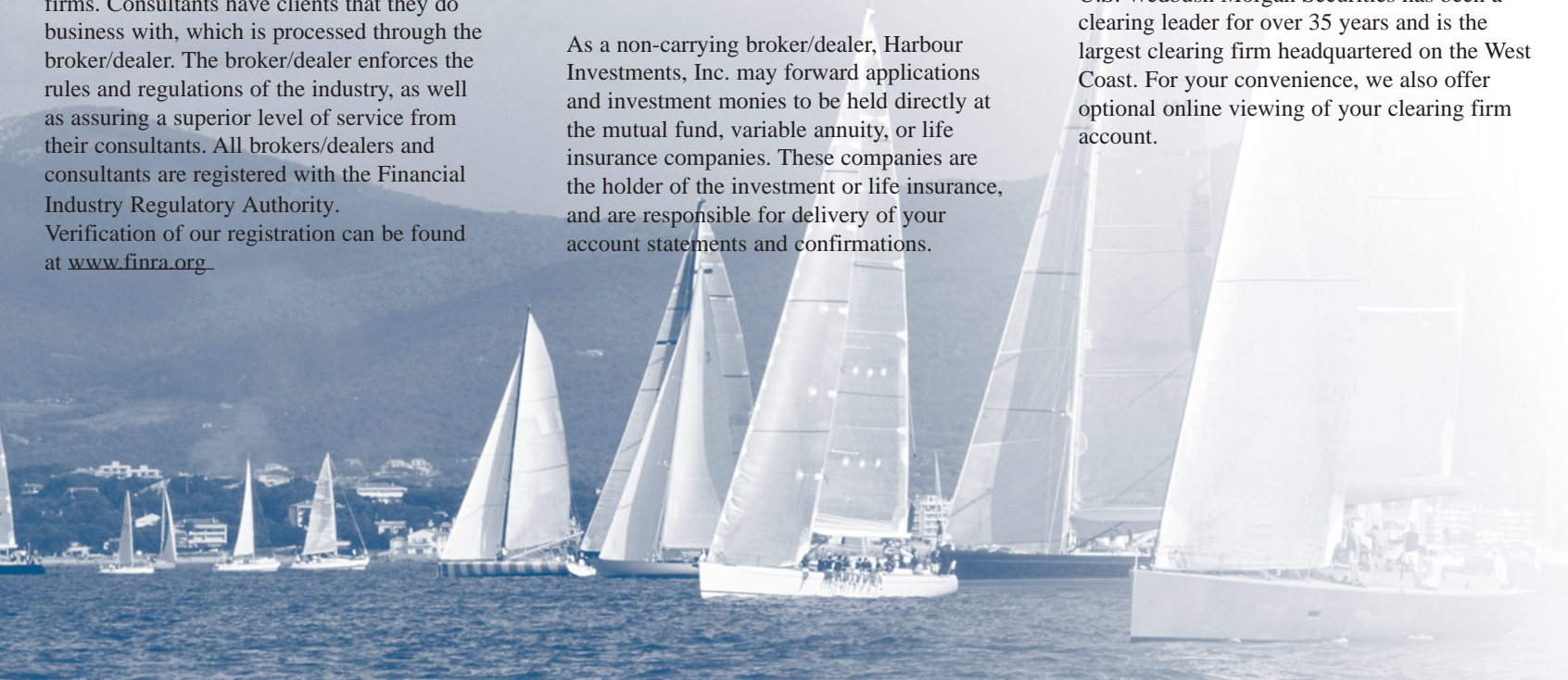
You and your consultant are free to choose any investment style that works for you. Our consultants have the experience, knowledge and resources to assist with your financial decisions. Harbour offers your consultant the freedom to run their business to benefit you, the client.

Mutual Funds, Variable Annuities, and Insurance

As a non-carrying broker/dealer, Harbour Investments, Inc. may forward applications and investment monies to be held directly at the mutual fund, variable annuity, or life insurance companies. These companies are the holder of the investment or life insurance, and are responsible for delivery of your account statements and confirmations.

Clearing Firms

A clearing firm is an organization that is affiliated with the Exchanges and is used to complete the securities transaction. Clearing firms permit you to buy stocks, bonds, mutual funds, and money market funds that can be held in one account. Harbour uses **Pershing, LLC** and **Wedbush Morgan Securities** as our clearing firms. Pershing, LLC processes transactions for over 1,100 firms such as Harbour, and also processes a significant portion of all trades on the New York Stock Exchange. Pershing has over 3,700 employees and numerous regional offices throughout the U.S. Wedbush Morgan Securities has been a clearing leader for over 35 years and is the largest clearing firm headquartered on the West Coast. For your convenience, we also offer optional online viewing of your clearing firm account.



Independence Integrity Ideals

Harbour Investments, Inc. provides the ideal relationship for a truly independent consultant. Our consultants may choose which product best suits their client's financial objectives. Although Harbour is a Midwest based independent broker/dealer, we still have access to most products and services offered by many large firms and in many cases an expanded selection. Our consultants do not have quotas to satisfy. We do have one requirement, that our consultants do their very best for you.

At Harbour Investments, Inc. we insist that our consultants put you, the client, first. Meeting your goals is our desire. Each consultant has access to an extraordinary amount of information and technology, but yet still has true independence.

Our ideals are simple; treat people fairly, honestly, and with respect.

Privacy Policy

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

Your financial and personal information, referred to as nonpublic personal information, is essential if Harbour Investments and our representatives are going to provide you with 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. 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. Please refer to our website for our complete privacy policy.

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