

INVESTOR RIGHTS AND RESPONSIBILITIES

Clarity and Transparency is the cornerstone of trust between investors and their financial representative.

As a client of Harbor Financial Services, LLC you can expect exemplary service, education and risk management assessment and advice.

Harbor Financial Services is committed to clarity through full and unambiguous disclosure, as well as enhanced understanding of the securities markets. We believe that the needs of the investor always come first. As an investor, you have important rights, including the right to high quality products and services from the firm you choose. At the same time, investors need to shoulder certain responsibilities themselves; to plan carefully to meet their investment goals and to stay informed about the risks and rewards of their investments.

YOUR RIGHTS AS AN INVESTOR

As an investor, you have the right to:

Quality Service

- Be treated in a fair, ethical, and respectful manner in all interactions with Harbor Financial Services and its affiliates,
- Receive unparalleled and courteous service and advice at a fair price,
- Timely transactions at the best available prices,
- Select your own financial representative or request a different one if you are not satisfied,
- Move your account to another representative or a new investment firm whenever you wish in a simple, efficient manner.

Full and Clear Reporting

- Clear, accurate, easy-to-understand account transactions, statements, and other communications from Harbor
- Financial Services by both the firm and its affiliates and/or clearing entities.
- Be informed clearly about all of the costs associated with your account including those related to the costs related to individual transactions, including commissions, sales charges (or loads), maintenance or service charges, redemption fees, penalties and other fees.
- Accurate and timely monthly statements of your account and trade confirmations, which includes detailed transactional information.
- Clear descriptions of the firm's policies and practices for protecting the privacy of nonpublic, personal information.

Responsible Investment Advice

- Provided with responsible investment recommendations based on your personal objectives, time horizon, risk tolerance and other factors, as disclosed by you.
- Apprised of real or significant conflicts of interest identified in a financial relationship between an investor and his or her broker-dealer or account representative.
- Expect that Harbor Financial Services and its representatives provide professional assistance to help you clarify your investment goals and risk tolerance.
- Rely on your Harbor Financial Services representative's assistance in setting realistic expectations about the long term performance and associated risks of various securities. The representatives of Harbor Financial Services will present you with a variety of reasonable investment alternatives designed to meet those expectations, and disclose the comparative risks, benefits, and costs.

Prompt, Fair Resolution of Problems

- Fair consideration and a prompt response from Harbor Financial Services and its representatives if any problem with your account ever arises.
 - Clearly defined process for raising and resolving a complaint. Harbor Financial Services will provide you with full information about this process, particularly about how you can contact senior management to resolve any issue.
 - Apprised of alternatives if Harbor Financial Services is unable to resolve a dispute to your satisfaction.
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YOUR RESPONSIBILITIES AS AN INVESTOR

To help ensure the success of your investments, you will want to take a number of important steps.

Inform and Educate Yourself

- Read thoroughly all sales literature, prospectuses, and/ or other offering documents, when available, before making any investment decisions.
- Carefully consider all investment risks, fees, and/or other factors detailed in these documents.
- Make certain that you clearly understand the relationship not only between your investment objectives and the risks and returns on your particular investments but also between your particular investments and your investment objectives. You need to remember at all times that every investment has some degree of risk and that it is possible to lose money - some or all - on any investment.
- <https://www.finra.org/investors/protect-your-money>
Use FINRA's investor education tools and resources available at their above listed website (including "Understanding Mutual Fund Classes").
- <https://www.finra.org/sites/default/files/InvestorDocument/p009888.pdf>
Use FINRA's investor brochure to learn how to use FINRA's Broker Check online tool.

Communicate With Your Harbor Financial Services, LLC Representative

- Provide completely accurate information about your financial status, investment goals, and risk tolerance when seeking investment advice, so that your Harbor Financial Services Representative can provide you with appropriate recommendations.
- Seek out whatever information you need from your Harbor Financial Services Representative by proactively asking any questions you have about your account; a specific transaction, risk exposures, potential conflicts of interest, commissions, sales charges and other fees.
- Notify your Harbor Financial Services Representative promptly whenever there is a significant change in your investment objectives, risk tolerance, income, net worth or liquidity needs.
- Review your portfolio holdings on a regular basis and whenever your financial circumstances change, you may want to make appropriate changes based on your investments performance and your current objectives.
- If you have any holdings in mutual funds, to tell your financial representative about similar mutual-fund holdings you have at other broker-dealers or directly with the mutual funds, so that your representative can insure you receive any applicable "breakpoint" discount.

Keep Your Accounts Current

- Have cash or available margin-buying power in your investment account, or transfer funds into that account, to ensure payment for securities purchases by the settlement date. If you are paying by check or funds transfer, you should always make payments directly to your investment clearing firm.
- Review all transaction confirmations and account statements or reports carefully and promptly. You should report any errors or any questions to your Harbor Financial Services Representative immediately.

Use The Right Resources – Carefully

- Consult an attorney or a tax adviser for specific tax or legal advice.
- Keep in mind that you are fully responsible for your investment decisions.
- Consider carefully the validity and reliability of investment information obtained from all sources, especially unsolicited information obtained over the Internet.

Understand that the opinions of securities analysts should never be interpreted as a guarantee of future performance or rate of return. These best practices are aspirational in nature. Harbor Financial Services, LLC maintains the highest level of professional ethics and standards, consistent with the trust our clients have placed in us and our professional obligation to you.
