

Dear Investor,

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

Please complete a Harbour Account Form 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 this federal law and Harbour's Privacy Policy.

You will receive Harbour's Customer Agreement, Breakpoint Disclosure Statement, Privacy Policy and Business Continuity Disclosure immediately upon completion of the Harbour Account Form. Your Harbour Representative will return an executed copy of the Manager Approved Account Form to you. Please verify the accuracy of the information on the Harbour Account Form and report any discrepancies or changes that need to be made to your Harbour Representative or the Transaction Department at Harbour Investments, Inc. (608) 662-6100 or 575 D'Onofrio Drive, Ste 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 Account Form information is accurate. The Investment Objectives within the Account Form 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 Representative's are authorized by Harbour to sell and otherwise deal only in Harbour-authorized products through Harbour. Confirmation of the purchase or sale of such products will appear solely on Harbour-authorized reports, confirmations and statements. No registered representative 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 client resources 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 representative 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 resources 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 representative 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.