



Date

Investor name

Investor address

Investor City, State, Zip

Dear Valued Client:

Enclosed is Harbor Financial Services, LLC Form CRS (Client Relationship Summary) for your review and our discussion.

Please contact me upon receipt of this disclosure document so we can continue our discussions related to specific account investments and/or options.

Sincerely,

Financial Professional Name

CC: Compliance

Encl: Form CRS