HARBOUR
INVESTMENTS, INC.
Brokerage Services
& Financial Consultants

The Osthoff Resort
Elkhart Lake, Wisconsin

Annual Marketing & Compliance Conference
September 20 - 22, 2010

Monday, September 20, 2010

Monday activities are 'By Invitation Only' events for Captain's Club members and Top 60 Producers and guests. The qualification period is August 1, 2009 to July 31, 2010.

8:00 am - 8:00 pm *Registration - Elk Room*	*If you are golfing, please drop off your clubs at registration.*
10:00 am - 4:00 pm *Golf - Quit Qui Oc Golf Club*	*Shotgun start at 11:00 am. Carts will be ready at the course entrance. Lunch will be served at the turn on the course.*
11:30 am - 12:30 pm	*Lunch will be served for non golfers at the course.*
1:00 pm - 4:00 pm *Group Spa Activity*	*Meet at the Aspira Spa*
5:00 pm - 6:00 pm *Cocktail Reception*	*Cocktail Reception for Captain's Club and Top 60 Producers and guests at the Elkhart Lake Ballroom*
6:00 pm - 9:00 pm *Awards Dinner*	*Captain's Club Awards Dinner includes Top 60 Producers and guests at the Elkhart Lake Ballroom*
6:00 pm - 8:00 pm *Reception for early arrivals*	*Cocktail Reception with hors d'oeuvres for early arrivals in the Elk Room. Everyone is welcome to attend!*

Tuesday, September 21, 2010

6:45 am *Conference Registration Begins*	*Conference Center*
7:00 am - 8:15 am *Breakfast*	*Villa Gottfried*
8:00 am - 8:20 am *Opening*	*Palm Garden Ballroom A, B & C*

Join us for the Marketing & Compliance Conference
September 19 - 21, 2011
The Abbey Resort, Fontana, WI

Tuesday, September 21, 2010

8:20 am - 9:10 am *Palm Garden Ballroom A, B & C*

"The Opportunity You've Been Waiting For...."

Marc S. Freedman CFP ® is the President and CEO of Freedman Financial, Inc., a nationally recognized financial planning firm. As a second generation financial planner, Marc has almost two decades of experience in the financial industry and has received national recognition. In 2009 he appeared as a financial planning expert on the CBS Early Show and authored the book Oversold and Underserved – A Financial Planner's Guide to Serving the Mass Affluent. The book has been recognized by the industry as a blueprint for building a better relationship between financial planners and their clients.

Marc's high energy and story-telling skills has made him a sought after speaker to both the professional financial planning community and the consumer public at large. He lectures both internationally and domestically on trends in the financial planning profession and practice management issues. Freedman has been quoted in national media outlets, including L.A Times, Wall Street Journal, Money Magazine, Business Week, USA Today, The Journal for Financial Planning, Financial Planning Magazine, Investment Advisor Magazine, Registered Representative, Boston Globe and Boston Herald.

9:10 am - 10:15 am *Palm Garden Ballroom A, B & C*

Panel Discussion and Introduction

Rhonda Meyer, VP & Chief Operating Officer
David Rosenow, VP of Business & Product Development
Rich O'Leary, VP & Chief Compliance Officer

10:15 am - 10:30 am
Break

10:30 am - 11:30 am *Palm Garden Ballroom A, B & C* *Villa Gottfried*
**** Breakout Session I & II*** *Palm Garden Ballroom D, E & F*

- *John Hancock*
- *MetLife*
- *Wells*

For further information see page 7.

**Mandatory - Attendance of the breakout sessions satisfies a portion of Harbour Investments Firm Element Continuing Education and Compliance Requirements (FINRA Rule 1120(b). Breakouts are (2) 25 minute sessions running back to back. Attend 2 of the 3 sessions.*

11:30 am - 12:45 pm *Villa Gottfried*
Lunch

11:30 am - 12:45 pm *Lunch Meeting in Palm Garden Ballroom*

Join Aaron Hager and Ben Fiore for a lunch meeting centered on "Mobile Technology" - the differences between various mobile devices and services and how this technology can help representatives stay connected from anywhere. Get your lunch and join us in the Palm Garden Ballroom.

Tuesday, September 21, 2010

Pellegrini
team consulting

12:45 pm - 1:35 pm *Palm Garden Ballroom A, B & C*
"What Does It Take to Build a Strong Successful Business Team?"

Gina Pellegrini is the owner of Pellegrini Team Consulting, a Minneapolis-based firm specializing in small business management and employee development. Gina works with clients throughout the United States and Canada, providing strategies to increase productivity, streamline systems, improve communication and strengthen teamwork. She has a passion for teamwork and a demonstrated ability to motivate and bring out the best in people. With Gina's help, employers become better leaders and employees become more involved in the company vision, decision making and growth.

Gina has been featured in various trade magazines, and spoken at the Court Of the Table, MDRT and various NAIFA meetings. She also hosts two teleconferences series, The Revenue Resource, a teleconference series designed to sharpen the phone skills of marketing assistants, and The Ultimate Team, a group series on effective leadership and team building. Her products include The Appointment Scheduler, The Wisdom of Team Work, The Power of Two and The Personnel Package.

Before starting her business, Gina was an administrative/marketing assistant for 17 years for a top producer in Chicago. She has first-hand knowledge of the daily operations and pressures of the financial services industry.

What does it take to build a strong, successful business team? During Gina's session, you will learn the fundamentals of leadership and employee development. Learn why you should involve your team in the company vision, decision-making, and goal setting. Gina will explain how to delegate effectively, create effective time management systems, uncover opportunities in your client base, enhance communication and build accountability. Gina has been affiliated with The Strategic Coach Program for over sixteen years and is an Associate Coach.

1:35 pm - 1:45 pm
Break

1:45 pm - 2:35 pm *Palm Garden Ballroom A, B & C* *Villa Gottfried*
Workshops *Palm Garden Ballroom D, E & F*

- *Astor Asset Management*
- *Clark Capital*
- *Loring Ward*

For further information see page 9.

2:35 pm - 2:45 pm
Break

Tuesday, September 21, 2010

2:45 pm - 3:45 pm
*** Breakout Session III & IV**
Palm Garden Ballroom A, B & C
Palm Garden Ballroom D, E & F
Villa Gottfried

- Allianz
- ING
- Nationwide

For further information see page 8.

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3:45 pm - 3:55 pm
Break

3:55 pm - 4:45 pm
Workshops
Palm Garden Ballroom A, B & C
Palm Garden Ballroom D, E & F
Villa Gottfried

- LaserApp
- Pershing
- Redtail Technology

For further information see page 10.

5:00 pm - 6:30 pm
Booth Time
Conference Center
Refreshments Served

6:30 pm - 8:00 pm
Dinner
Palm Garden Ballroom A, B & C

7:30 pm - 9:30 pm
Game Show
Palm Garden Ballroom A, B & C
Join us for an interactive game show - prizes included!

Wednesday, September 22, 2010

6:45 am - 8:20 am
Breakfast
Villa Gottfried

8:20 am - 8:30 am
Opening
Palm Garden Ballroom A, B & C

Wednesday, September 22, 2010

8:30 am - 9:20 am Palm Garden Ballroom A, B & C
"Navigating a Changing Tax Environment"

JOHN HANCOCK ANNUITIES

Dru Donatelli, JD-MBA, ChFC, CLU – Advanced Planning Attorney and Field Director, provides technical, marketing, and sales support relative to qualified plans and estate and income tax planning. Prior to joining John Hancock, Mr. Donatelli was Vice President of Advanced Markets for USAllianz and Director of Advanced Markets for Jackson National Life, and a practicing transactional attorney.
Mr. Donatelli is a frequent speaker on variable annuities, IRAs and qualified retirement plans, and estate and income tax planning with retirement assets, and is a published author.
An active member of the State Bar of California and its Estate Planning and Trusts Section since the early 80s, Mr. Donatelli has been in the financial services industry for 12 years and holds the following licenses: FINRA Series 6, 63 and 26 and California Life/Variable contracts. He also holds the ChFC and CLU designations, and he received his JD-MBA degrees from Santa Clara University.
For decades, the United States had a top marginal tax rate as high as 50, 70, and even 90%. For the past 50 years there have only been five years, 1988-1992, where the top marginal tax rate was less than the current 35% tax rate. Considering the cost of the stimulus plan, soaring U.S. government debt, a $3.72 trillion deficit, expiring tax cuts passed in 2001 and 2003, and proposed tax legislation, income tax rates are sure to rise. As a result, every taxpayer will need to consult with their financial and tax advisors to implement investment and tax strategies that benefit from a rising tax environment.

9:20 am - 9:30 am
Break

9:30 am- 11:30 am Palm Garden Ballroom A, B & C

"State of Harbour"

Nick Sondel, President & CEO

****Face To Face Compliance Meeting**

David Genelly, Vanasco, Genelly & Miller

11:30 am Meeting Adjourned - Lunch on your own

Tuesday, September 21, 2010

Breakout Session I 10:30 am - 10:55 am
Breakout Session II 11:00 am - 11:25 am

JOHN HANCOCK ANNUITIES

Palm Garden A, B & C

Session I

Retirement Talk and How It Works for You

Retirement Talk is a systematic process to help identify and connect with clients, prospects and referrals that does the following:

- Demystifies annuities
- Explains dependable lifetime income in everyday language
- Provides simple answers to your clients questions

Clients are looking for certainty in today's market. John Hancock offers a simple way to help them find it -- Retirement Talk can help your clients understand how today's variable annuities and optional guaranteed lifetime income benefits offer more flexibility and potential growth than ever.

Jim Fleming
John Hancock Annuities

Session II

History Lessons

In this time of economic uncertainty, much can be gained from better understanding the past and putting recent events in perspective.

Join us for History Lessons 2010 and learn about:

- The presidential election cycles and the stock market
- The history of bear markets
- The facts about market recoveries and bulls
- The ongoing relevance and value of diversification

Eric Neff
John Hancock Funds

Palm Garden D, E & F

A Tale of Two Markets

This presentation will explore the concept of today's divided commercial real estate market – a market in which real estate is separating into the 'haves' and 'have nots.' There's evidence that not all real estate is equal and certain sectors, particularly core office, have held their value. The presentation looks at the reasons why real estate remains relevant, regardless of economic cycles.

Jon Eastman
Wells Real Estate Funds

Villa Gottfried

Strategies for Retirement Income Distribution "Flexibility and Preservation"

Do your clients ever change their minds? The MetLife Investors variable annuity with the optional GMIB Plus living benefit rider have always been Income and Client Friendly, allowing your clients to change their minds without worry. Whether your clients need a steady stream of retirement income or want to start and stop withdrawals as needed, GMIB Plus provides your clients with the withdrawal flexibility they want and need!

Brian Roguske
MetLife Investors

Tuesday, September 21, 2010

Breakout Session III — 2:45 pm - 3:10 pm
Breakout Session IV — 3:15 pm - 3:40 pm

Nationwide® On Your Side

Palm Garden A, B & C

Wheel of Fortune . Growing Your Business and Having Fun with Your Nationwide Team of Specialists

Join us for the 'Wheel of Fortune' - a game show format featuring sales ideas and marketing concepts on annuities, life insurance, alternative investments, and mutual funds. Challenge your Nationwide team and win a prize! And enjoy your host, Steve 'Pat Sajak' Lee and his Specialists.

Stephen Lee
Nationwide

ING

Villa Gottfried

Mutual Funds With an Advantage

ING's newest Financial Solution for advisors and investors to simplify the way they invest in the industry's elite mutual funds.

Neil Dunham
ING

Allianz

Palm Garden D, E & F

It's Where the Income Finishes That Counts

According to a 2009 Gallup poll, 52% of pre-retirement Americans do not think they "will have enough money to live comfortably" in retirement.

It will come as no surprise that variable annuities offer a reliable source of income payments. What may surprise you, however, is the impact the method used to calculate increases in income can have on the actual value your clients receive. Join us to find out which method may provide more buying power.

Michael LaMontagna
Allianz

**Attendance of the breakout sessions satisfies a portion of Harbour Investments Firm Element Continuing Education and Compliance Requirements (FINRA Rule 1120(b)). Makeup for missing up to two breakout sessions will consist of the completion of on-line courses at a charge of $125.00. Missing three or more breakout sessions will consist of the completion of two on-line sets of courses at a charge of $250.00 applied to the representative's commission.*

***Attendance of the mandatory compliance meeting satisfies FINRA Rule 3010(a)(7). Makeup for this requirement will be done by completing an online on demand session. In a makeup situation, a $150.00 charge will be applied to the representative's commissions.*

Tuesday, September 21, 2010

Workshop Session I 1:45 pm - 2:05 pm
Workshop Session II 2:10 pm - 2:30 pm

Absolute Return Investing Using ETF's — Palm Garden Ballroom A, B & C

Astor Asset Management believes the long-term financial goals for investors are capital appreciation, limited volatility and quick recovery times from market losses. The basis of our philosophy is identifying the recurring economic cycles of expansion, peak, contraction, and trough and actively rebalancing when the cycles change.
By analyzing macro-economic factors, we strive to achieve superior returns with less risk during various market conditions. Tactical asset allocation is utilized to create exposure to a variety of market sectors, capitalizations and styles. Our objective is to produce positive returns, not necessarily outperform a benchmark.

Terry Geary
Astor Asset Management

Is Modern Portfolio Theory Dead? — Palm Garden Ballroom D, E & F

We want to share with you some data that confirms the surprising frequency of extreme markets and some common (and not so common) tools to manage market risk. Most clients expect the best and manage for average market conditions (which rarely happens). We want to show you proven performance that validates a different strategy, "Expect the best, and manage for the worst". We look forward to sharing this timely information with you.

Dan Giddens
Clark Capital

Asset Allocation Still Works — Villa Gottfried

Is it time to abandon Asset Allocation? Did Markowitz get it wrong? Were the past ten years really a lost decade? If these and other headlines in the press have you second guessing what you do for your clients, join us for the evidence you need on how to invest your client's money. See the results for yourself so you can continue to do what is in the clients' best interest, invest their future in a globally diversified portfolio of multiple asset classes!

Barry Jenkins
Loring Ward

Tuesday, September 21, 2010

Workshop Session I 3:55 pm - 4:15 pm
Workshop Session II 4:20pm - 4:40 pm

Redtail Technology - CRM Demo — Palm Garden Ballroom A, B & C

With over 25,000 users, Redtail has a proven track record of saving Financial advisors time and helping increase productivity. Come learn how Redtail can help your office.
Redtail Technology is a leading provider of web-based Client Relationship Management (CRM), paperless office and email archiving solutions in the financial services industry. Easily affordable, easy to implement and offering integration with many of the industry's most widely-used applications, Redtail is committed to providing financial advisors with the core technologies that drive their day-to-day operations.
CRM is ultimately about not only acquiring and managing your clients and prospects – it's also about servicing them and, in turn, extracting value from the relationships. At the same time, it's about doing all of these things while simultaneously improving operational efficiency.
For additional information on Redtail Technology or to sign up for a 30 day free trial, visit our website at http://www.redtailtechnology.com or call (800) 206-5030.

Chris Roberts
Redtail Technology

It's Your Time — Palm Garden Ballroom D, E & F

LaserApp helps you pre-fill forms in seconds with the client data you already have. Shorten the sales cycle, close business faster and get paid.

Chris Maury
LaserApp

Cost Basis Regulation and eDelivery — Villa Gottfried

Join me to review changes that have taken place over the past few months along with the upcoming changes for 2011. We will discuss cost basis requirements that go into effect in 2011, how this impacts your customers and what Pershing is doing to support you and your customers throughout this change. We will review the implementation of electronic delivery of statements and confirms that took place earlier this year. Finally, there will be a quick review of tips for NetX360 that may help you work more efficiently.

Sara Phillips
Pershing LLC

Captain’s Club 2010

Michael Ajango	Steven Crispigna *	Peter Kirsch *	Doyle Ranstrom *
John Augustin	Steven Danen **	Steven Klescewski	Joseph Reno *
Terry Balding *	Jeff Fruchtenicht *	David Lake **	Kenneth Rumbaugh **
Matthew Bayer	Kerry Gasman *	David Lakis	James Senglaub *
Robert Berg	Don Gross	Jeff McCall	David Shaw
Todd Bernhardt **	Joel Guthmann **	Gerald Miller **	Frank Shimkus
Homer Braden	Robert Harrison	William Otto	David Sigler *
Gene Burns **	Beverly Hicks *	Larry Pacini	Anthony Workman **
Joseph Butorac **	Edward Jaeger	Chris Peck	Joseph Yard **
Todd Carless *	Judy Johnson *	Joel Radakovitz	James Zifer

*** Denotes Charter 12 Year Member** **** Denotes Member since joining Harbour**

Congratulations Captain’s Club Members! It is truly a pleasure to work with all of you and share your success both personally and professionally! If there is anything we have learned, it is that relationships are one of the key ingredients in this business. As you have learned with your clients, building a good relationship is the first step in doing business for years to come.

Thank you for your commitment to excellence. Captain’s Club is much more than meeting a GDC amount. It is about the client commitment, customer service and satisfaction and exceeding compliance standards, for the good of your client and their life goals.

Captain’s Club is celebrating its Twelfth anniversary at the Annual Marketing & Compliance Conference 2010. Twelve representatives are charter twelve year members, ten are members since joining Harbour and three are new to the team. To qualify for Captain’s Club, a Harbour representative must reach a predetermined GDC (Gross Dealer Concession) amount or be in the top 20% of total production from August 1 to July 31. Captain’s Club members receive complimentary lodging at our Annual Marketing and Compliance Conference, an invitation to pre-conference activities and are recognized at an awards dinner and in many other ways at the conference and throughout the year.

Our Annual Marketing and Compliance Conference is much more to us than a mandatory meeting. It is a meeting that Harbour staff and representatives look forward to all year. It is a time to renew friendships, spend time learning yet take time to relax with long time friends and peers.

Participating Sponsors 2010

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