



## **Firm Brochure**

(Part 2A of Form ADV)

**HARBOUR POINTE FINANCIAL ADVISORS, LLC**

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This brochure provides information about the qualifications and business practices of Harbour Pointe Financial Advisors. If you have any questions about the contents of this brochure, please contact us at: 425-493-6788, or by email at: [office@hpfinancialadvisors.com](mailto:office@hpfinancialadvisors.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about Harbour Pointe Financial Advisors is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

January 3, 2011

## Material Changes

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### Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

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### Material Changes since the Last Update

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisers to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization.

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### Full Brochure Available

To receive a complete copy of our Firm Brochure, go to our web site [www.hpfinancialadvisors.com](http://www.hpfinancialadvisors.com) or contact us by telephone at: 425-493-6788 or by email at: [office@hpfinancialadvisors.com](mailto:office@hpfinancialadvisors.com).

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# Advisory Business

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## Firm Description

Harbour Pointe Financial Advisors, LLC (Harbour Pointe Financial Advisors) was founded in 2003.

Harbour Pointe Financial Advisors provides personalized, confidential financial planning, and investment management to individuals, trusts, estates, and corporations or business entities.

Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

Harbour Pointe Financial Advisors is a fee-only financial planning and investment management firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder's fees are accepted.

Investment advice is an integral part of financial planning and is provided with the client making the final decision on investment objectives. Harbour Pointe Financial Advisors does not act as a custodian of client assets. The client always maintains asset control. Harbour Pointe Financial Advisors places trades for clients under a limited power of attorney.

A written evaluation of each client's initial situation is provided to the client, often in the form of a financial planning recommendation or net worth statement. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial complimentary meeting is free of charge and is considered an exploratory session to determine the extent to which financial planning and investment management may be beneficial to the prospective client. The prospective client is encouraged to discuss their situation and ask questions.

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## Principal Owners

William L. Eichenberger is a 100% stockholder.

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### **Types of Advisory Services**

Harbour Pointe Financial Advisors provides investment supervisory services, also known as asset management services; furnishes investment advice through financial planning consultations; and provides, charts, graphs, formulas, or other devices which clients may use to evaluate securities.

Harbour Pointe Financial Advisors often furnishes advice to clients on matters not involving securities, such as financial planning, taxation issues, and trust services that may include estate planning.

As of 12/31/2010, Harbour Pointe Financial Advisors manages approximately \$\_\_\_\_\_ in assets for approximately \_\_\_\_\_ clients. The entire amount of managed assets is in discretionary accounts.

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### **Tailored Relationships**

The goals and objectives for each client are documented during our initial financial planning sessions. Investment policy statements are created that reflect the stated goals and objective. Clients may impose restrictions on investing in certain securities or types of securities.

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### **Types of Agreements**

The following agreements define the typical client relationships. Agreements may not be assigned without client consent. Copies of current Letters of Agreement are available for review on our web site [www.hpfinancialadvisors.com](http://www.hpfinancialadvisors.com)

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### **Financial Planning Agreement**

A financial plan is designed to help the client with all aspects of financial planning. It is offered as a stand-alone service and is also required for all clients who wish to become Wealth Management Services clients.

The financial plan may include, but is not limited to: a net worth statement; cash flow statement; review of investment accounts, including reviewing overall asset allocation and providing reallocation recommendations; strategic tax planning; review of retirement accounts and plans including recommendations; review of insurance policies and recommendations for changes, if needed; one or more retirement scenarios; estate planning review and recommendations, if necessary; and education planning with funding recommendations, if needed.

Detailed investment advice and specific recommendations are provided as part of a financial plan. Implementation of the recommendations is at the discretion of the client.

The fee for a financial plan is based upon the facts known at the start of the engagement. The fee range is generally between \$2,000 to \$7,000 depending upon complexity and is not negotiable. Since financial planning is a discovery process, situations may occur where the client or firm is unaware

of certain financial exposures or predicaments. In the event that the client's situation is substantially different than disclosed at the initial meeting, a revised fee will be provided for mutual agreement. The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

After delivery of a financial plan, if the client does not become a Wealth Management Services client, future financial planning update meetings may be scheduled as necessary up to 18 months after the completion of the original plan. The plan update is billed at a rate of one half of the current price for an initial financial plan.

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### **Wealth Management Services Agreement**

Most clients choose to have Harbour Pointe Financial Advisors manage their assets in order to obtain ongoing investment account management and financial planning updates. Review meetings are normally held annually but may occur more or less frequently as client situation and preference requires. Realistic and measurable goals are set during the initial financial planning sessions. As goals and objectives change over time, suggestions may be made and implemented on an ongoing basis.

The scope of work and fee for Wealth Management Services are provided to the client in writing prior to the start of the relationship as part of the signed Agreement.

The annual Wealth Management Service Agreement fee is based on a percentage of the managed assets according to the following schedule:

Accounts under \$1,000,000	
On the first <u>\$500,000</u> ;	0.80%
On the next <u>\$500,001</u> to <u>\$999,999</u> )	0.50%
Accounts from \$1,000,000 to \$1,999,999	0.60%
Accounts from \$2,000,000 to \$4,999,999	0.50%
Accounts above \$5,000,000	0.45%

The minimum annual fee is \$2,600. Fees are not negotiable. There is no minimum for the amount of assets managed. Current client relationships may exist where the fees are higher or lower than the fee schedule above.

Although the Wealth Management Service Agreement is an ongoing agreement and adjustments may be required, the length of service to the client is at the client's and firm's discretion. The client or the investment manager may terminate an Agreement at any time by signed, written notice to the other party. At termination, fees will be billed on a pro rata basis for the portion of the quarter completed. Any refunds of prepaid fees will be mailed by check after the account has closed.



Fees are billed quarterly in advance based upon your portfolio value at the completion of the prior full billing quarter which is used as the basis for the fee computation. Wealth Management Services fees for new accounts begin when the funding of the account and investing begins. If the account is funded after the beginning of a quarter, fees will be based upon the date of receipt of deposits and billed retroactively at the same time as the next quarter's fee.

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### **Hourly Financial Planning Engagements**

Harbour Pointe Financial Advisors occasionally provides hourly planning services for clients who need advice on a limited scope of work. The hourly rate for limited scope engagements is \$200.00. Billing includes all time spent on preparation, meetings, and follow-up by employees of the firm.

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### **Asset Management**

Assets are invested primarily in no-load mutual funds, exchange-traded funds, and individual bonds purchased through discount brokers. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Discount brokers may charge a transaction fee for the purchase of some funds.

Stocks and bonds may be purchased or sold through a brokerage account when appropriate. The brokerage firm may charge a fee for stock and bond trades. Harbour Pointe Financial Advisors does not receive any compensation from fund companies.

Investments may also include: individual stocks, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment and insurance company securities (mutual funds shares and annuities), and U. S. government securities.

Initial public offerings (IPOs) are not available through Harbour Pointe Financial Advisors.

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### **Termination of Agreement**

A Client may terminate an agreement at any time by notifying Harbour Pointe Financial Advisors in writing and paying the hourly rate for the time spent on the investment advisory engagement prior to notification of termination. If the client made an advance payment, Harbour Pointe Financial Advisors will refund any unearned portion of the advance payment.

Harbour Pointe Financial Advisors may terminate any agreement, at any time, for any reason, by notifying the client in writing. If the client made an advance payment, Harbour Pointe Financial Advisors will refund any unearned portion of the advance payment.

# Fees and Compensation

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## Description

Harbour Pointe Financial Advisors bases its fee on a percentage of assets under management, fixed fees, or hourly charges.

Financial Planning Agreements may be priced according to the degree of complexity associated with the client's situation.

Fees are not negotiable.

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## Fee Billing

Wealth management fees are billed quarterly, in advance, meaning that we invoice you before the three-month billing period has ended. Payment in full is expected upon invoice presentation. Fees are usually deducted from designated client accounts to facilitate billing. The client must consent in advance to direct debiting of their investment account. If clients do not want direct billing from accounts, Harbour Pointe Financial Advisors reserves the right to assess a bill processing and mailing fee to cover the expenses associated with this process.

Fees for financial plans are billed 50% at the first planning meeting, with the balance due at the last meeting. If a client becomes a Wealth Management client during the financial planning process, the second 50% is waived.

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## Other Fees

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

Harbour Pointe Financial Advisors, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

New Wealth Management Service Agreement fees are calculated on a formula basis and may be adjusted for the complexity of individual situations.

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## Expense Ratios

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees you pay to Harbour Pointe Financial Advisors.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

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**Past Due Accounts and Termination of Agreement**

Harbour Pointe Financial Advisors reserves the right to stop work on any account that is more than 30 days overdue. In addition, Harbour Pointe Financial Advisors reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations. Any unused portion of fees collected in advance will be refunded within 30 days.

## **Performance-Based Fees**

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**Sharing of Capital Gains**

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

Harbour Pointe Financial Advisors does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

## **Types of Clients**

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**Description**

Harbour Pointe Financial Advisors generally provides investment advice to individuals, trusts, estates, and corporations or business entities.

Client relationships vary in scope and length of service.

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**Account Minimums**

There is no minimum amount of assets under management required, however there is a minimum annual fee of \$2,600 for Wealth Management Services clients.

Harbour Pointe Financial Advisors has the discretion to waive the minimum annual fee. Exceptions may include employees of Harbour Pointe Financial Advisors and their relatives, or relatives of existing clients. Clients with assets levels that result in the minimum annual fee may pay a higher percentage rate on their annual fees than the fees paid by clients with greater assets under management.

# Methods of Analysis, Investment Strategies and Risk of Loss

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## Methods of Analysis

Security analysis methods may include, fundamental and technical analysis.

The main sources of information include financial periodicals, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

These sources include Morningstar Principia mutual fund information, Charles Schwab & Company's research service, the World Wide Web, mutual fund company data, and published analysis.

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## Investment Strategies

The basic investment strategy used on client accounts is strategic asset allocation utilizing a core and satellite approach. This means that we use passively-managed index and exchange-traded funds as low cost core investments, and then add actively-managed funds where there are greater opportunities to surpass index performance. Strategic allocations to small, medium, and large capitalization equities provide additional diversification. Portfolios are globally diversified to control the risk associated with domestic markets. Bonds and other fixed income securities are also used to manage risk exposure.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement that documents their objectives and their desired investment strategy.

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## Risk of Loss

All investment programs contain risks that are borne by the investor. Our investment approach constantly keeps these risks in mind but may not be able to control them. Investors face several investment risks including:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.

- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

## **Disciplinary Information**

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### **Legal and Disciplinary**

The firm and its employees have not been involved in legal or disciplinary events related to past or present clients.

## **Other Financial Industry Activities and Affiliations**

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### **Financial Industry Activities**

Harbour Pointe Financial Advisors is not registered as a securities broker-dealer or a registered representative of any NASD securities firm.

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**Affiliations**

As a fee-only advisor, Harbour Pointe Financial Advisors has a relationship with one primary discount brokerage firm. Clients may choose to work with other discount brokers if we are able to set up appropriate arrangements. Any costs of this additional arrangement would be the responsibility of the client and would not be included in the standard investment advisory fee.

## **Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

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**Code of Ethics**

The employees of Harbour Pointe Financial Advisors have committed to the Codes of Ethics adhered to by the Certified Financial Planner Board of Standards and the National Association of Personal Advisors. Copies will be provided for review by clients and prospective clients upon request.

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**Participation or Interest in Client Transactions**

Employees of Harbour Pointe Financial Advisors may buy and/or sell securities recommended to clients. These transactions are in broadly traded investments where personal ownership is not likely to present a conflict of interest with our clients.

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**Personal Trading**

The Chief Compliance Officer of Harbour Pointe Financial Advisors is William Eichenberger. He reviews all employee trades each quarter. His trades are reviewed by Kirk Schwarz. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and clients of the firm are to receive preferential treatment. Since most employee trades are small mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

## **Brokerage Practices**

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**Selecting Brokerage Firms**

Harbour Pointe Financial Advisors does not have any affiliation with product sales firms. Specific custodian recommendations are made to Clients based on their need for such services. Harbour Pointe Financial Advisors recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

Harbour Pointe Financial Advisors recommends discount brokerage firms and trust companies (qualified custodians), such as Charles Schwab & Co. Inc.

Harbour Pointe Financial Advisors does not receive fees or commissions from any of these arrangements.

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**Best Execution**

Harbour Pointe Financial Advisors reviews the execution of trades at each custodian annually. The review is documented in the Harbour Pointe Financial Advisors compliance manual. Trading fees charged by the custodians are reviewed annually. Harbour Pointe Financial Advisors does not receive any portion of trading fees.

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**Soft Dollars**

Harbour Pointe Financial Advisors receives a software maintenance credit of about \$\_\_\_ per year from Charles Schwab & Company, because client assets are custodied at Schwab. This credit offsets annual maintenance fees for our portfolio management software. All clients benefit from this credit as it reduces the firm's overall expenses.

The selection of Charles Schwab & Company as a custodian for clients is not affected by this nominal credit.

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**Order Aggregation**

Most trades are mutual funds or exchange-traded funds where trade aggregation does not reduce trading costs.

## **Review of Accounts**

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**Periodic Reviews**

Account reviews are performed annually as part of rebalancing, prior to meeting with clients, when significant changes are made in accounts (such as bond maturities, considerable deposits and withdrawals), when the firm's Investment Council recommends it, and at other times when market conditions dictate. Reviews are conducted by the firm's financial planning professionals.

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**Review Triggers**

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

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**Regular Reports**

Ongoing Wealth Management Services clients receive periodic written communications on at least a quarterly basis including; performance reporting, account statements, tax documents and other general information. These clients also receive updates during their annual meetings which may

include a net worth statement, portfolio statement, cash flow estimate, investment research reports, and updated retirement projection.

## **Client Referrals and Other Compensation**

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### **Incoming Referrals**

Harbour Pointe Financial Advisors has received many client referrals over the years. Most referrals came from current clients. Other sources include professional organizations, attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

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### **Referrals Out**

Harbour Pointe Financial Advisors does not accept referral fees or any form of compensation from other professionals when a prospect or client is referred to them.

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### **Other Compensation**

None

## **Custody**

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### **Account Statements**

All assets are held at qualified custodians, this means the custodian provides account statements directly to clients at their address of record at least quarterly. These statements and trade confirmations are sent by standard mail or on-line. Clients are urged to compare the account statements received directly from their custodians to the account statements provided by Harbour Pointe Financial Advisors.

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### **Performance Reports**

Performance reports are provided at each portfolio review meeting and quarterly information mailing. These reports are calculated using a time weighted rate of return and returns are reported net of Harbour Pointe Financial Advisors management fees.

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### **Net Worth Statements**

Wealth Management Services clients are provided net worth statements at each financial planning update meeting. In addition to current investment account balances, net worth statements contain approximations of bank account balances provided by the client, as well as the value of personal use assets and hard-to-price real estate. The net worth statements are used for



long-term financial planning where the exact values of assets are not material to the financial planning tasks.

## **Investment Discretion**

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### **Discretionary Authority for Trading**

Harbour Pointe Financial Advisors uses discretionary authority to manage securities accounts on behalf of clients. Harbour Pointe Financial Advisors has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold.

The client approves the custodian to be used and the commission rates paid to the custodian. Harbour Pointe Financial Advisors does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

Discretionary trading authority facilitates placing trades in your accounts so that we may promptly implement and maintain the investment policy you have approved in writing.

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### **Limited Power of Attorney**

A limited power of attorney is a trading authorization allowing Harbour Pointe Financial Advisors to trade in your accounts. A limited power of attorney is signed so we may execute the trades required to meet the objectives of your Investment Policy Statement.

## **Voting Client Securities**

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### **Proxy Votes**

Harbour Pointe Financial Advisors does not vote proxies on securities. Clients are expected to vote their own proxies.

When assistance on voting proxies is requested, Harbour Pointe Financial Advisors will discuss the proxy materials with the Client. Should a conflict of interest exist, it will be disclosed to the Client.

## **Financial Information**

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### **Financial Condition**

Harbour Pointe Financial Advisors does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

## Business and Disaster Contingency Plans

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### General

Harbour Pointe Financial Advisors has a Business Continuation Plan in place that provides detailed steps to mitigate and recover from a temporary or permanent incapacity of the Owner. It also has a Disaster Contingency Plan to provide for the orderly conduct of business if the firm's equipment or office is unavailable for use.

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### Disasters

The Disaster Contingency Plan covers natural disasters such as snow storms, earthquakes, and flooding. The Plan covers man-made disasters such as loss of electrical power and fire. Electronic files are backed up daily and archived offsite.

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### Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within ten days of a disaster that dictates moving our office to an alternate location.

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### Loss of Key Personnel

Harbour Pointe Financial Advisors has a Business Continuation Plan to cover the event of the owners serious disability or death.

## Information Security Program

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### Information Security

Harbour Pointe Financial Advisors maintains an information security program to reduce the risk that your personal and confidential information may be breached.

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### Privacy Notice

Harbour Pointe Financial Advisors LLC (HPFA), an independent financial planning firm, is committed to safeguarding the confidential information of its clients. We hold all personal information provided to our firm in the strictest confidence. These records include all personal information that we collect from you in connection with any of the services provided by HPFA. We have never disclosed information to third parties, except as permitted by law and do not anticipate doing so in the future. If we were to anticipate such a change in firm policy, we would be prohibited under law from doing so without advising you first. As you know we use health and financial information that you provide to us to help you meet your personal financial goals while

safeguarding against any real or perceived infringements of your rights of privacy. Our policy with respect to personal information is listed below.

➤ We limit access to information only to those who have a business or professional reason for knowing, and only to nonaffiliated parties as permitted by law. (For example, federal regulations permit us to share a limited amount of information about you with a brokerage firm in order to execute securities transactions on your behalf, or so that our firm can discuss your financial situation with your accountant or attorney.)

➤ We maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk.

➤ The categories of nonpublic personal information that we collect from a client depend on the scope of the client engagement. It will include information about your personal finances, information about your health to the extent that it is needed for the planning process, information about transactions between you and third parties, and information from consumer reporting agencies.

➤ For unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors, we also require strict confidentiality in our agreements with them and expect them to keep this information private. Federal and state regulators also may review firm records as permitted by law.

➤ We do not provide your personally identifiable information to mailing list vendors or solicitors for any purpose.

➤ Personally identifiable information about you will be maintained during the time you are a client, and for the required time thereafter that such records are required to be maintained by federal and state securities laws, and consistent with the CFP Board Code of Ethics and Professional Responsibility. After this required period of record retention, all such information will be destroyed.

## **Brochure Supplement (Part 2B of Form ADV)**

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### **Education and Business Standards**

Harbour Pointe Financial Advisors requires that advisors in its employ have a bachelor's degree from an accredited institution and further coursework demonstrating knowledge of financial planning. Examples of acceptable coursework include: a CFP®, a CFA, a CPA/PFS, or an MBA. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

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### **Professional Certifications**

Employees have earned certifications and credentials that are explained in further detail below.

Certified Financial Planner™ (CFP®): Certified Financial Planners are licensed by the CFP Board to use the CFP mark. Certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board ([www.cfp.net](http://www.cfp.net)).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.
- 30 credit hours every two years of continuing education.

NAPFA – Registered Financial Advisor: NAPFA Registered Financial Advisors are registered by the National Association of Personal Financial Advisors to use the designation. Registration requirements:

- Abide to a fiduciary standard.
- Provide advice across the separate disciplines comprising personal financial planning.
- Bachelor's degree from an accredited institution.
- Specialized education requirement such as the CFP® certification.
- Successful peer review of a written comprehensive financial plan.
- A minimum of 36 months of experience being primarily engaged in the provision of comprehensive financial planning services.
- 60 credit hours every two years of continuing education spread across all core areas of financial planning.
- Compensation by Fee-Only

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**William L. Eichenberger, CFP®**

**Educational Background:**

- Year of birth: 1948
- BA with Business Concentration, 1978 University of Minnesota, Minneapolis MN, Certified Financial Planner™ certificant, 1995, NAPFA – Registered Financial Advisor, 2000
- Continuing professional education required to maintain CFP® certification and NAPFA registration.

**Business Experience:**

- Financial Planner with Cotton Financial Advisors, Inc., Lynnwood WA 1995 to 2003

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

William L. Eichenberger is the sole owner and Chief Compliance Officer of Harbour Pointe Financial Advisors. He works closely in conjunction with Kirk Schwarz to collaborate on client and research activities.

William L. Eichenberger's contact information:

425-493-6788 office@hpfinancialadvisors.com

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

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**Kirklan C. Schwarz, CFP<sup>®</sup>, MBA**

Educational Background:

- Year of birth: 1959
- BS in Marketing and Sales, 1981 Michigan Technological University, Houghton MI, MBA (Master of Business Administration) at Wayne State University, 1986, Detroit, MI, Certified Financial Planner<sup>™</sup> certificant, 2003, NAPFA – Registered Financial Advisor, 2005

Business Experience:

- Pension Administrator with G. Russell Knobel & Associates, Seattle, WA, 1995 to 2002

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Kirk Schwarz is supervised by William L. Eichenberger, Owner, and Chief Compliance Officer. He reviews Kirk's work through frequent office interactions, collaboration on client and research activities

William L. Eichenberger's contact information:

425-493-6788 office@hpfinancialadvisors.com

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None