Welcome to

HARBOR GROUP

Harbor Group At A Glance

Harbor Group has spent over 40 years providing clients with honest and transparent guidance supported by a highly credentialed team committed to continuous innovation and leadership within the wealth management industry. We promise to always act in your best interest, guiding you with integrity through every step of your unique financial journey.

1981
Founded in Bedford, NH

22
Team Members

$1.9 Billion
Assets Under Management

100%
Employee Owned

703
Client Households Served

RIA
Fiduciary Duty and Fee-Only

>98%
Client Retention Rate

9
CFP® Professionals

24 Hours
Weekday email response time. No call menu.

Data points as of 9/1/2025

Meet Our Planning Team

Tim Riley, MS, CFP®, ChFC
Partner, President, CEO

Chris MacBean, MSFP, CFP®
Partner, Chief Planning Officer

Ryan Callaghan, CFA®, CFP®, CIPM®, CAIA
Partner, Chief Investment Officer

Peter Lee, CPA, CFP®
Director of Tax Planning, Financial Planner

Chris Barnes, MSFP, CFP®
Financial Planner

Adam Bergeron, MSFP, CFP®
Financial Planner

Mike Doyle, CFP®
Financial Planner

Cameron Murphy, MBA, CFP®
Financial Planner

Josh Massa, CFP®
Financial Planner

Shelby Carrigan, CPA
Tax Planner

Chris Riley
Paraplanner

Melissa Santay
Paraplanner

Meet Our Client Service Managers

Sharon Rocheleau

Ginny Riley

Nidal Anber

Chelsea House

Caitlyn Despres

Choosing A Qualified Financial Partner

Not all financial advisor designations are created equal.
Some require minimal qualifications and no competency exam.

At Harbor Group, every advisor is a CERTIFIED FINANCIAL PLANNER™ (CFP®),
a designation that demands:

Education: Bachelor's degree + CFP Board-approved coursework	**Exam**: 170-question comprehensive financial planning exam	**Experience**: 6,000 hours of professional experience (or 4,000 under apprenticeship)	**Ethics**: Background check and adherence to CFP Board standards

In addition to the CFP®, Harbor Group advisors feature the following designations & degrees:

Chartered Financial Analyst® (CFA®)	Certificate in Investment Performance Measurement™ (CIPM®)	Chartered Alternative Investment Analyst (CAIA)	Certified Public Accountant (CPA)	Masters in Financial Planning (MSFP)	Masters in Business Administration (MBA)

Overview of the Financial Advisor Industry

HARBOR GROUP

	Harbor Group	Wirehouses & Broker-Dealers
Firm Structure	• Independent, 100% employee owned • Operate locally • Registered Investment Advisor • Team-based client relationships	• Regional franchises *(ex. Edward Jones, Ameriprise, Raymond James, Merrill Lynch)* • National scale • Individual planner-based client relationships
Regulatory Entity	• Securities and Exchange Commission (SEC)	• Financial Industry Regulatory Authority (FINRA)
Obligation to Clients	• Fiduciary standard *(duty to act in the client's best interest)* • Avoid conflicts of interest	• Suitability standard *(transactions suitable for client's situation)* • Can act in the firm's best interest
Services Offered	• Asset management • Broad-based financial planning • Low-cost, diversified investments • Administrative implementation	• Asset management • Retirement planning • Insurance, annuity, and banking products
Investment Custodian	• Third-party custodian (Schwab)	• Often custody assets in-house

Our Financial Planning Services

Tailored to your individual needs and goals

Risk
- Disability & Life Insurance Needs
- Long-term Care
- Home, Auto, & Liability
- Health Coverage

Tax
- Tax Projections
- Contribution Maximization
- Equity & Deferred Compensation
- Distribution Planning

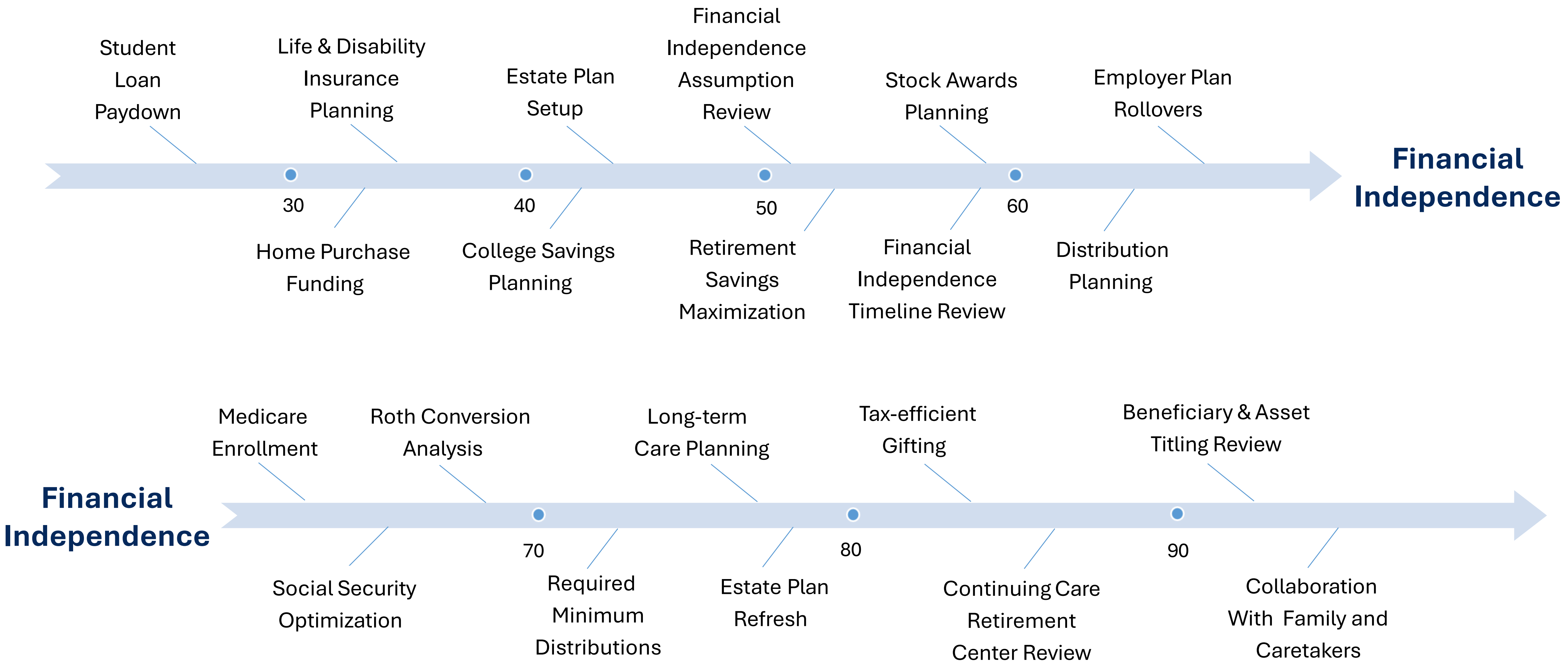
Estate
- Estate Documents
- Wealth Transfer
- Beneficiary Designations
- Charitable Giving

Cash Flow
- Debt Management
- Saving Strategies
- Emergency Reserve
- Budgeting

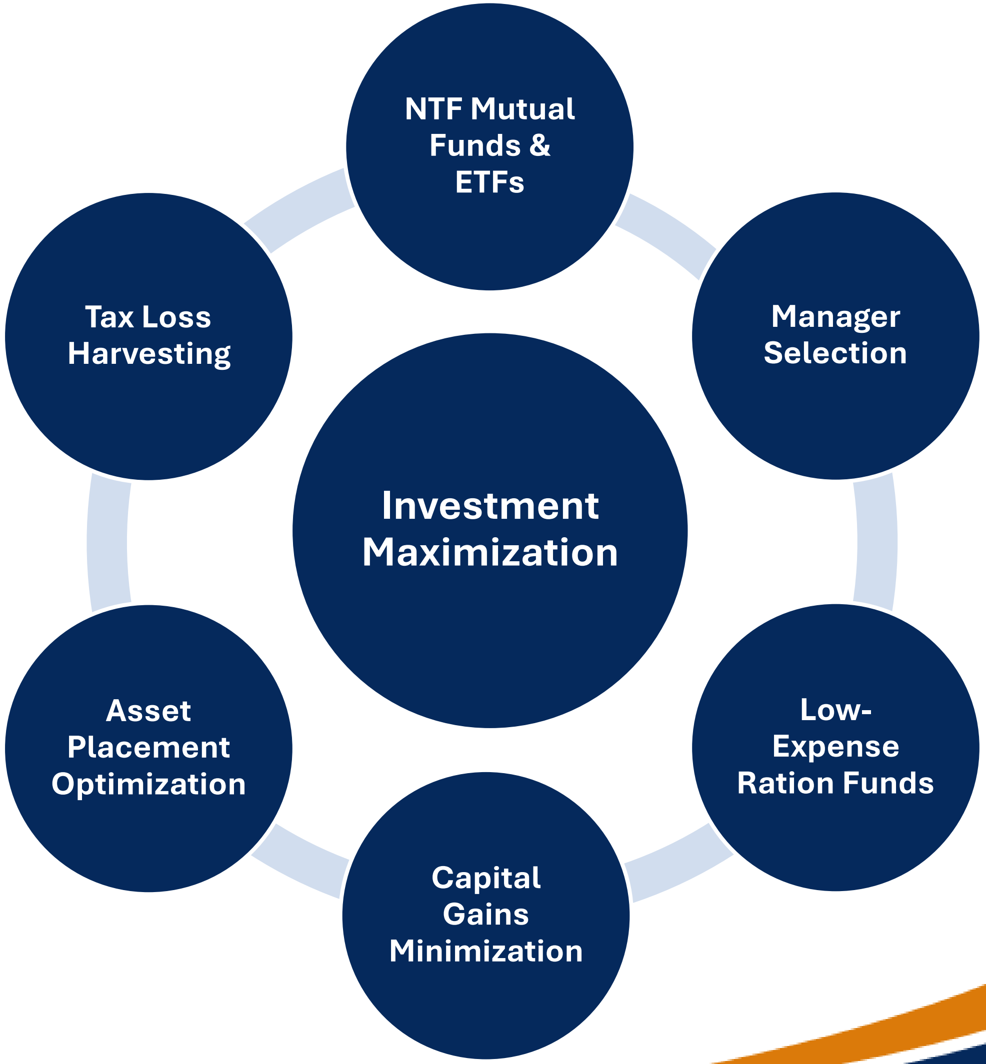
Education
- Saving Analysis
- Plan Selection
- Age-based Models
- Financial Aid Considerations

Financial Independence
- Pension & Social Security
- Retirement Projections
- Employee Benefits
- Retirement Plan Selection

Value-Added Planning Throughout Your Life



Our Investment Management Principles



Curated Tech Infrastructure to Meet All Needs

HARBOR GROUP

netdocuments

- Secure digital storage and file sharing protected by multi-layered encryption

salesforce

- Client information organized for efficiency and effective communication

RightCapital

- Long-term scenario planning crafted for your individual situation

charles SCHWAB

- Investment custodian & portfolio trading serviced by a high-touch, dedicated team

ORION

- Sophisticated portfolio data, reporting, and performance tracking

MORNINGSTAR®

- Diving deep into the investment markets so you don’t have to

Track Your Performance Across All of Your Accounts

HARBOR GROUP

Performance Summary

Beginning Market Value	$1,505,239.92
Contributions	$391,731.20
Distributions	-$139,191.93
Advisory Fees	-$8,013.09
Market Value Change	$151,206.69
Ending Market Value	$1,900,972.79
Return	9.64%

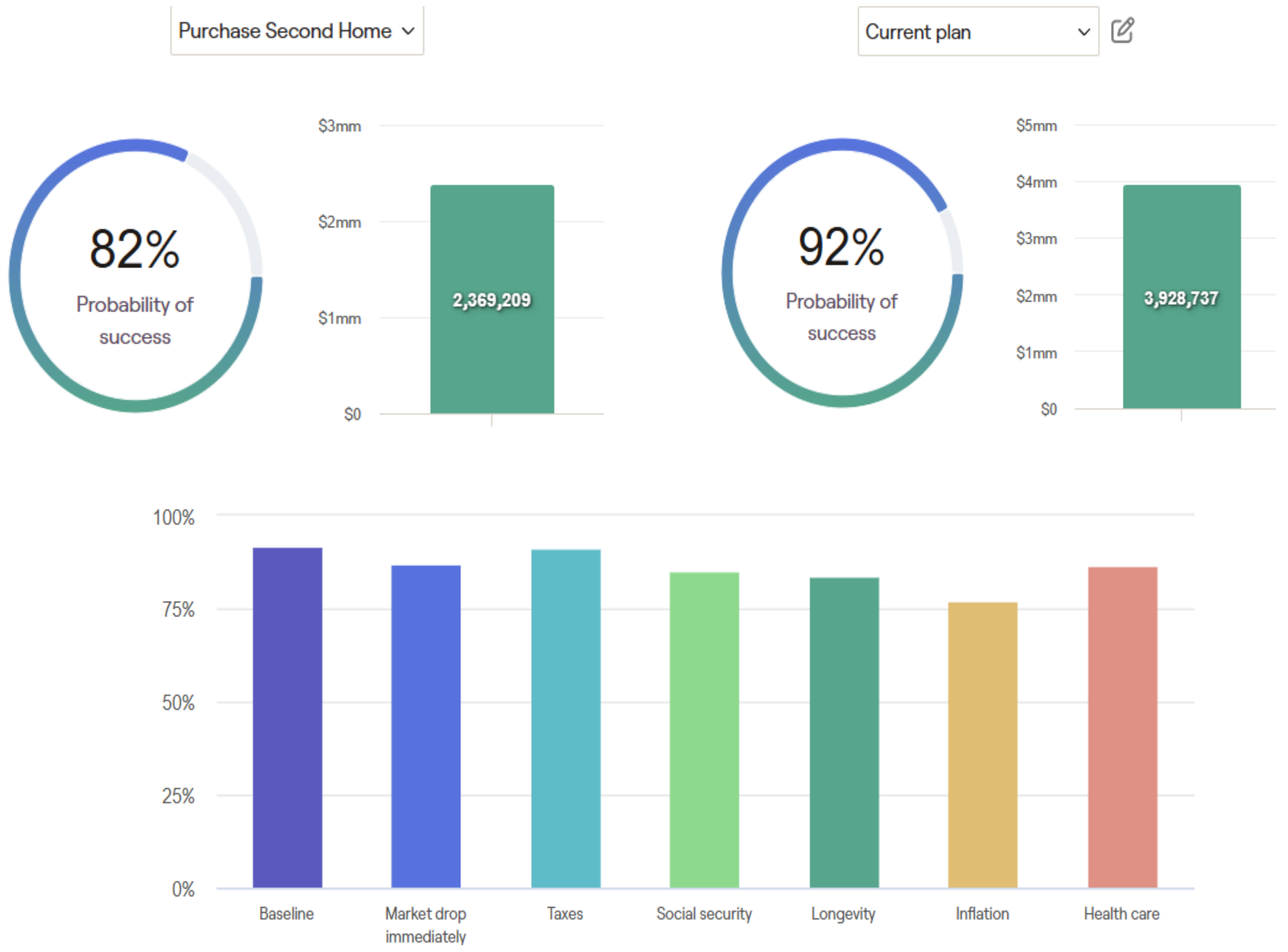
Performance

Performance Details

HOLDING	MARKET VALUE	PERIOD	1 YEAR	3 YEAR	5 YEAR	10 YEAR
Domestic Equities	$642,670.40	11.86%	14.24%	19.26%	14.72%	13.02%
International Equities	$273,802.30	22.32%	14.95%	18.76%	9.94%	7.96%
Emerging Equities	$66,505.46	29.58%	26.18%	18.48%	9.02%	8.29%
Domestic Bonds	$681,015.67	6.70%	3.50%	4.73%	-0.16%	2.42%
International Bonds	$226,819.31	2.87%	4.13%	5.28%	1.31%	2.39%
Balanced Global Strategies	$289,393.49	12.59%	12.04%	15.58%	9.78%	8.71%

- **Centralized Account Access:** View all your accounts—IRA, 401(k), trust, deferred comp, 529—in one place.
- **Flexible Portfolio Views:** Organize holdings by account, asset class, or custom goals like retirement or education.
- **Detailed Performance Tracking:** Analyze returns by fund, account, or portfolio group across multiple timeframes.
- **Custom Reporting**: Sort performance by any date range you choose.
- **Secure Document Hub**: Access quarterly reports and upload files safely via cloud storage.
- **Mobile Convenience**: Stay connected with our easy-to-use mobile app.

Gain Insight With Our Planning Portal



Link your financial accounts to track your net worth and review your budget all in one place.

Review your retirement and cash flow results using detailed reports.

View the impact of changing retirement dates, spending, property purchases, and more.

Stress test unknown plan factors such as inflation, medical costs, and longevity.

Analyze your Social Security, tax, estate, and insurance situation.

Financial Planning and Investment Management Fee

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No Fees Received For

- Financial planning analysis
- Investment products or insurance commissions
- Referrals

Fee Reporting & Billing

- Reported on quarterly report and viewable on client portal
- Deducted quarterly from IRA/brokerage accounts or paid by check

Costs Not Payable to Advisor

- Fund expense ratios
- Mutual fund trading fees ($15)

Asset Under Management Fee

1.0% up to the first $2,000,000

0.75% from $2,000,000 - $4,000,000

0.50% from $4,000,000 - $6,000,000

0.40% from $6,000,000 - $8,000,000

0.30% from $8,000,000 - $10,000,000

0.20% for assets over $10,000,000

Tax Preparation Fee

For clients using this service, a separate fee applies based on the complexity of your taxes

Our Roadmap to Your Relationship

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1 Initial Meeting

- Introduction
- Discuss your goals and situation
- Overview our services and Harbor Group differentiation

2 Client Discovery Meeting

- Review your financial information
- Explore your risk tolerance
- Discuss financial independence
- Answer follow-up questions

3 Portfolio Allocation Review

- Review our investment process
- Select an investment model
- Sign an Investment Policy Statement
- Sign an Agreement Letter
- Begin transferring accounts

4 Financial Plan Presentation

- Explore the client portal
- Present planning recommendations
- Review financial analysis
- Discuss implementation steps

Note: This stage encompasses multiple meetings

5 Financial Plan Follow-Up

- Answer your planning questions
- Revise recommendations as needed
- Update implementation progress
- Discuss monitoring process

Your Future Itinerary

- Annual review meetings
- Financial planning as needed
- Quarterly investment updates

Meetings, Phone, & Email – we're always here for you!

Important Disclosure

Past performance may not be indicative of future results. Different types of investments involve varying degrees of risk. Therefore, it should not be assumed that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended and/or undertaken by The Harbor Group, Inc. ("THG"), or any non-investment related content, will be profitable, equal any corresponding indicated historical performance level(s), be suitable for your portfolio or individual situation, or prove successful. THG is neither a law firm, nor a certified public accounting firm, and no portion of its services should be construed as legal or accounting advice. Moreover, you should not assume that any discussion or information contained in this presentation serves as the receipt of, or as a substitute for, personalized investment advice from THG. Please remember that it remains your responsibility to advise THG, in writing, if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services, or if you would like to impose, add, or to modify any reasonable restrictions to our investment advisory services. A copy of our current written disclosure Brochure discussing our advisory services and fees is available upon request or at www.harborgroup.com. The scope of the services to be provided depends upon the needs of the client and the terms of the engagement.

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