

Harbor Financial Group, Inc.

Social Media Policy

April 2018

Harbor Financial Group, Inc. has a social media presence, which may include Facebook, LinkedIn, Twitter, and other sites. The financial services and insurance industries are highly regulated, so Harbor Financial Group, Inc., (a) is required to follow certain rules on its social media sites and (b) does not engage in discussions on social forums about its products or services.

Harbor Financial Group, Inc. does not make endorsements via social media. We may post or share information on social media we find useful or relevant, but this does not constitute an official endorsement or recommendation on behalf of Harbor. Any content, including posts, pictures, responses, and videos, on our social media sites should not be considered an advertisement, endorsement, or financial advice.

We value the opportunity to engage and connect with our clients and the public. Others may post or share information on our social media sites. We may occasionally include links or references to other sites or third parties on our social media sites. We are not responsible for the privacy policy, content, or accuracy of items posted or shared by third parties, nor any website accessed through these links. We do not endorse or guarantee the accuracy of the content posted by others.

In using our various forms of social media, please observe the social media guidelines below. We reserve the right to moderate all content and remove information or language considered offensive, and to block users who violate these guidelines. Use common courtesy within our community and share your opinions and feedback in a respectful manner.

Harbor Financial Group, Inc., may delete, remove, or hide the following types of posts in its discretion:

- Posts that include fraudulent, inaccurate, libelous, or misleading information about Harbor or its competitors.
- Posts that are disparaging in nature or include offensive, inflammatory, or inappropriate commentary or content.
- Posts that include profanity or are defamatory, abusive, discriminatory, or demeaning.
- Posts that contain threats or suggest violence or illegal behavior.
- Posts that contain personal information such as email addresses, phone numbers, account numbers, or any confidential information such as social security numbers.
- Posts that spam, solicit, advertise, promote, or endorse any commercial, financial, political, or governmental organization. Our social media pages are not for the endorsement of third parties and these posts will be removed.
- Posts of marketing messages or URLs to external sites for promotional purposes.

Users should follow these guidelines on Harbor Financial Group, Inc.'s social media:

- Do not violate another's copyright or intellectual property.
- Do not be disruptive with posts that are excessively repetitive.
- Do not post any proprietary, confidential, sensitive, or nonpublic information.
- Do not post links that contain any kind of virus, spyware, or malware.
- Do not engage in any activity that would qualify as insider trading.
- Do not purport to act as a representative or spokesperson for Harbor Financial Group, Inc.
- Do not post under an identity that is not your own.
- Do not post financial recommendations.

Harbor Financial Group, Inc. will never solicit or ask for personal information through social media. Do not post or send sensitive personal, confidential, or financial information via social media.

Harbor Financial Group, Inc. may not be able to respond to your posts, not for lack of interest, but to maintain an appropriate social media forum. We do our best to create a valuable space for you on our social media sites. If you have questions or concerns, please email info@harborfin.com.