

## Relationships Are Alive and Well at Harbour Trust

Indiana  
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# Safe Harbor for Investors

Ask anyone at Harbour Trust & Investment Management Company what the most important part of their business is, and the answer comes back without hesitation: relationships. Simply put, it's all about individuals, getting to know them, their families and their financial needs.

### It's All About People

"This is a relationship business," says Bob Rose, president. "Dealing with people is the most important thing we do. Sure, we have the latest technology, but technology merely supports a relationship, it doesn't replace it. Personal contact is what builds a relationship, so we do whatever it takes to talk with our clients regularly, and meet with them face to face. That's the only way to really get to know them both personally and as investors."

In everything Harbour Trust does, relationships come first. "Clients are individuals to us, not numbers," Rose adds. "We have been known to go to the DMV for clients, check on their houses when they're out of town, go with them to buy a car. We stay open on certain holidays because that's when it's most convenient for them to meet."

It's for the sake of relationships that members of the firm's management regularly travel to Florida, New York and other states to meet with out-of-town clients in person. It's a testament to relationships that this firm in the shadow of Chicago has a client base that extends to 36 different states. It's not surprising that Harbour Trust was named the best broker/investment firm in the Best of Business section of *Northwest Indiana Business Quarterly*.

### Serious About Money Management

"Money management is a very important and personal matter to us," says Rose. "We take it seriously. We take the time to tailor every one of our clients' portfolios to their individual needs." Harbour Trust is a rarity among investment firms in that it has a multigenerational commitment to the families it serves. It is not uncommon for three or even four generations to be counted among its clients. With so much service and satisfaction, no wonder most of the firm's business is built on referrals. In fact, at a time when its competitors are cutting costs and reducing staff, Harbour Trust keeps investing in new systems, key personnel and improved client service.



### A Good Time to Be Rock Solid

Staid, solid, conservative and proud of it, the firm doesn't follow investment fads or trends. It stayed away from hedge funds and derivative products. Its focus on quality investments is a fundamental pillar of its portfolio management philosophy. It is steadfast in its conviction that asset allocation is the most crucial decision it can make. The firm rarely uses mutual funds. Instead, by using individual underlying investment components, it spares investors the high expense ratios of mutual funds.

Harbour Trust is one of the few investment firms in Indiana that has chosen to be regulated as a financial institution. Because it's scrutinized like a bank, it offers more security and safety to its clients. It has no products to sell and doesn't have the same pressures as publicly traded corporations. Without these outside constraints, Harbour Trust can do what it does best: focus on its client relationships. Because in times like these, everyone needs a safe Harbour.

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