

**Item 1- Cover Page**

*Brochure Supplement*

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**This Brochure Supplement provides information about E. Erik Gauger that supplements the Harbour Investments, Inc. Brochure. You should have received a copy of that Brochure. Please contact Harbour Investments, Inc. ("Harbour") at 608-662-6100 and/or email [info@harbourinv.com](mailto:info@harbourinv.com) if you did not receive Harbour's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about E. Erik Gauger is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2- Educational Background and Business Experience

E. Erik Gauger was born in 1967, graduated from the University of Wisconsin – Whitewater with a bachelor's degree in business administration with a focus on finance and economics. He has been the principal of e2 Retirement Consulting and a registered representative with Harbour Investments, Inc. since November, 2010. Prior to that, he was the Regional Director for Milwaukee at The MHK Group, a National Retirement Partners member firm and a member of the Defined Contribution Advisory Group with UBS. In 2013, Erik received his Masters of Security Analysis and Portfolio Management degree from Creighton University. Erik holds the following professional designations: CFA®, CFP®, CPFA® and QKA.

Chartered Financial Analyst (CFA®) requirements include: pledging to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct, completing the three phases of CFA program exams, having four years of qualified investment work experience, and becoming a regular member of CFA Institute with membership at a local CFA member society. Continuing education is a voluntary program. Designation is administered by the CFA Institute.

(<http://www.cfainstitute.org/programs/cfaprogram/charterholder/Pages/index.aspx>)

Certified Financial Planner (CFP®) requirements include: completing a CFP Board approved education program in personal financial planning, completing the CFP® Certification Exam, having at least three years of experience in the financial planning process, and adhering to the CFP Board's Standards of Professional Conduct. Requires 30 hours of continuing education every two years, including two hours of ethics CE. Designation is administered by the CFP Board. (<http://www.cfp.net/become-a-cfp-professional/cfp-certification-requirements>)

Certified Plan Fiduciary Advisor (CPFA®) requirements include: completing an approved program in ERISA Fiduciary Roles and Responsibilities, ERISA Oversight, ERISA Plan Management and ERISA Plan Investment Management and successfully completing the course examination. A fiduciary is an individual or organization who manages assets on behalf of another. Fiduciary duty is the ethical obligation to act solely in someone else's best interest. This designation is administered by the National Association of Plan Advisors. Requires 10 hours of Continuing Education annually to maintain the certification. <https://napacpfa.org/>

Qualified 401(k) Administrator (QKA) requirements include: a minimum two years of experience in retirement plan related matters, along with completion of the American Society of Pension Professionals and Actuaries QKA examination series. Requires 40 hours of continuing education every two years, two of which must be ethics based. Designation is administered by the American Society of Pension Professionals and Actuaries.

(<http://www.asppa.org/Education/Retirement-Plan-Academy/Qualified-401-k-Administrator-QKA>)

### **Item 3- Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

### **Item 4- Other Business Activities**

E. Erik Gauger is also a registered representative (“Rep”) of Harbour’s Broker/Dealer, which could result in a conflict of interest. As a Rep, there may be commissions involved in certain transactions which are paid to the Rep, along with, in certain instances the Rep will also receive ongoing 12b-1 fees. These remunerations may be in the form of dealer concessions, trail fees or any other compensation generated by mutual funds, variable annuities, or the purchase or sale of securities as outlined in the respective prospectuses. Additionally, if you choose to enlist advisory services on a product that offers a dealer concession, trail fee or any other compensation, there may be a management fee charged.

### **Item 5- Additional Compensation**

Harbour may provide gifts or trips as incentives for volume production which is not based on advisory services alone, but on all production including commissions for broker dealer products as well as non-securities related insurance.

### **Item 6 - Supervision**

Transactions and advice for your account are provided through Harbour. A registered principal at Harbour’s home office reviews and monitors account activity and advice. Harbour also conducts periodic audits of its advisory representatives. Harbour’s home office may be contacted at (608) 662-6100.