Item 1 – Cover Page

Brochure Supplement

John R. Augustin

Wealth Distribution Strategies

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This Brochure Supplement provides information about John R. Augustin 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 if you did not receive Harbour's Brochure or if you have any questions about the contents of this supplement.

Additional information about John R. Augustin is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

John R. Augustin was born in 1960, graduated from the University of Wisconsin – Whitewater with a BBA degree in Marketing, and has been a registered representative with Harbour Investments, Inc. since April, 2001. John has been in the insurance and investment industry since June, 1987.

He earned the Chartered Financial Consultant designation (ChFC) which requires the successful completion of ten courses through the American College and LUTCF which requires completion of four insurance courses.

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

John R. Augustin 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.