

**Item 1 – Cover Page**

*Brochure Supplement*

**Kimmel Financial**  
**Lawrence J. Kimmel, Jr., CPA**  
**40W125 Campton Crossing Dr, Ste A**  
**St Charles, IL 60175**  
**(630) 587-5802**  
**Or**  
**2170 Marina Way**  
**Kemah, TX 77565**

*Investment Adviser*

Harbour Investments, Inc.

575 D'Onofrio Dr., Suite 300 Madison WI 53719

(608) 662-6100

January 2, 2026

**This Brochure Supplement provides information about Lawrence J. Kimmel, Jr. 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 Lawrence J. Kimmel, Jr. is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2- Educational Background and Business Experience**

Lawrence J. Kimmel, Jr. was born in 1960; he earned a Bachelor of Science degree from Elmhurst College in 1986 and an MBA from Northern Illinois University in 1994.

Lawrence has been a Registered Representative since 1998, most recently with Ausdal Financial Partners, Inc. He is currently a Registered Representative and Investment Advisor Representative with Harbour Investments, Inc. He has been a Certified Public Accountant (CPA) since 1986 and is Series 7 and 66 securities licensed.

Lawrence was an IRS Agent from 1986 through 1990 and taught accounting part time at Joliet Junior College (1988 – 1995), College of Dupage (1992) and Waubensee Community College (1989 – 1992). In addition, Lawrence is president of Lawrence J Kimmel, PC, a CPA firm from 1990 through present.

To become a Certified Public Accountant (CPA) candidate must complete 150 credit hours of education with either a graduate degree in accounting or business, pass all four sections of the CPA examination, have one year of accounting experience and pass a Wisconsin ethics examination. To maintain his CPA designation, 120 hours of continuing education credit every 3 years are required with a minimum of 20 credit hours per year. In addition, Illinois requires 4 hours of ethics credit in the same 3-year period.

## **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**

Lawrence J Kimmel, Jr. 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.

Lawrence is currently engaged in the following other business activities and may receive compensation for those activities:

- President of CPA firm, Lawrence J Kimmel, PC
- CPA
- Tax Preparation
- Account Services

## **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.