

Item 1 – Cover Page

Brochure Supplement

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This Brochure Supplement provides information about Traci L Martens 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 Traci L Martens is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Traci L Martens was born in 1969, graduating in 1991 with honors from St Norbert College, DePere, Wisconsin with a Bachelor of Arts degree in Economics. For ten plus years, Traci was a partner and registered representative at Franke Martens Group and is currently owner of Pine Lake Financial. Traci is a registered representative and investment adviser representative with Harbour Investments, Inc.

Traci holds the CEBS (Certified Employee Benefits Specialist) designation issued by the International Foundation of Employee Benefit Plans. This designation requires the completion of eight exams. Continuing education consists of a minimum of thirty hours of CPE credits for each two year reporting 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

Traci Martens 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.