Item 1 – Cover Page

Brochure Supplement

William Scott Dijak CFP®

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Investment Adviser

Harbour Investments, Inc.

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January 2, 2026

This Brochure Supplement provides information about William Dijak 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 William Dijak is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

William Dijak was born in 1963; he attended Ferris State from 1982 – 1983, Delta College from 1983 – 1984, earning a Bachelor of Science Degree in Business Administration in 1987 from Central Michigan University and his CFP® (Certified Financial Planner) designation from the College of Financial Planning in 1994.

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. It requires 30 hours of continuing education every two years, including two hours of ethics CE. The designation is administered by the CFP Board

William has been a Registered Representative since 1997, most recently with NEXT Financial Group, Inc. since 2003. He is currently a Registered Representative and Investment Advisor Representative with Harbour Investments, Inc.

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

William Dijak 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.

Graczyk Dijak Financial Group – DBA
Graczyk Dijak Financial Group - Insurance
St Paul Lutheran Church Endowment Fund
St Paul Lutheran Church

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.