

Item 1 – Cover Page

Brochure Supplement

Alan Winsand, ChFC®, CLU®, CLTC

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

Item 2- Educational Background and Business Experience

Alan Winsand was born in 1950; he graduated from the University of Wisconsin – Eau Claire in 1972 with a Bachelors degree in Business Administration.

Alan was a Registered Representative with Cambridge Investment Research, Inc. and an Investment Advisor Representative with Cambridge Investment Research Advisors, Inc from from January 2007 through August 2014. Alan is currently a Registered and Investment Advisor Representative with Harbour Investments, Inc.

Alan completed the certification for Chartered Financial Consultant (ChFC®). A Chartered Financial Consultant (ChFC®) has completed the most extensive educational program required for any financial services credential. Each ChFC® has taken at least eight college level courses on all aspects of financial planning from the American College. The average study time for the program is over 400 hours. To maintain the designation, a ChFC® must complete a minimum of 30 hours of continuing education every two years.

Alan completed the certification for Chartered Life Underwriter (CLU®). A Chartered Life Underwriter has earned the premier credential in the insurance profession, representing eight comprehensive college level courses covering all aspects of insurance planning, estate and retirement issues, taxation, business, insurance and risk management from the American College. The average study time for the program is over 400 hours. To maintain the designation, each CLU® must complete a minimum of 30 hours of continuing education every two years.

Alan completed the certification for Certified Long Term Care (CLTC). The designation is issued by the CLTC Board of Standards, Inc. The designee must complete either a two day class or online course and complete a final course exam. In addition the designee must complete an ethics course every two years. The CLTC program provides the tools necessary to create a plan that concerns the emotional, physical and financial wellbeing of a client's family should care be necessary. Options to fund that plan are reviewed and recommended where appropriate.

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

Alan Winsand 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.

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

CPA/Enrolled Agent/Tax Preparer/Account Services – Alan L. Winsand
DBA for his overall practice – Wealth Distribution Strategies, LLC
Insurance Agent/Sales – Wealth Distribution Strategies, LLC
Teaching – Wealth Distribution Strategies, LLC

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.