

Item 1- Cover Page

Brochure Supplement

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Investment Adviser

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

Item 2- Educational Background and Business Experience

Ben C. Kaufmann was born in 1943, attended Transylvania University, graduated from Eastern Kentucky University with a Bachelor of Arts degree in 1966, attended University of Tennessee Law School, American College and the College of Financial Planning. Ben has been a registered representative with Harbour Investments, Inc. since August, 2009 and holds the following designations:

CFP (Certified Financial Planner) - Requires completion of five courses dealing with investments, insurance, taxation, estate and retirement planning. Each course has an exam which must be passed and then an eight hour comprehensive exam that must be passed. This designation requires three years of related work experience.

ChFC (Chartered Financial Consultant) - Requires course work and exam. Continuing education is required.

CIC (Certified Insurance Counselor) - Requires course work and exam. Continuing education is required.

CLU (Chartered Life Underwriter) - Requires course work and exam dealing with insurance. Continuing education is required.

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

Ben C. Kaufmann 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.