Item 1- Cover Page

Brochure Supplement

Robert J. Sawicki, CPA

Innovative Financial, Inc.

3602 Atwood Avenue Ste 3

Madison, WI 53714

(608) 278-9189

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 Robert J. Sawicki 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 Robert J. Sawicki is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Robert J. Sawicki was born in 1971, graduated from University of Wisconsin – Oshkosh in 1993 with 3 majors and 2 degrees – a Bachelor of Business Administration degree with majors in Accounting and Finance and a Bachelor of Arts degree with a major in Spanish. Robert has been a registered representative with Harbour Investments, Inc. since January, 2000. Robert acquired his Certified Public Accountant license (CPA) in 1998 and is still actively licensed. At that time a four year degree with 128 credit hours was required to sit for the two day exam. Three years of accounting experience and a passing grade on all four parts of the exam were required to become certified.

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

Robert J. Sawicki 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.

Robert is the sole proprietor of a small tax and accounting service, providing personal and business tax return preparation and small business consulting services. He started this business in January 1998. On average, Robert devotes about 15% of his time to this business with -0- hours devoted during securities trading hours. Robert is also a licensed independent life insurance agent.

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.