Item 1- Cover Page

Brochure Supplement

Bruce A Patterson, CLU, ChFC, MSFS

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

Item 2- Educational Background and Business Experience

Bruce was born in 1947. He attended grammar school and High School in Ft. Wayne Indiana. He attended both Purdue University and Indiana University at IPFW. Bruce received his Certified Life Underwriter ("CLU") designation in 1974, became a Chartered Financial Consultant ("ChFC") in 1982 and completed his Masters of Science degree in Financial Services ("MSFS") in 1985.

Bruce has been in the financial service industry since January 1972, the CEO of Compass Advisors from April 2011 to June 2016 and an investment advisor representative for Compass Financial Advisors, LLC since 2000. He also provides investment and insurance products to his clients. Bruce was a registered representative for Fintegra, LLC from 2007 to 2015 and Securities America, Inc. from 2015 to 2016. Currently, Bruce is a registered representative and investment advisor representative with Harbour Investments, Inc.

Certified Life Underwriter (CLU) (1974)
The Certified Life Underwriter (CLU) designation is issued by The American College. The designation requires that an individual have at least 3 years of full-time business experience within the five years preceding the awarding of the designation. Individuals must complete five core and three elective courses, the equivalent of twenty-four semester credit hours. Each course requires a final proctored examination. To maintain the designation once received, an individual must complete 30 hours of continuing education every two years.

Chartered Financial Consultant (ChFC) (1982)
The Chartered Financial Consultant (ChFC) designation is issued by The American College. The designation requires that an individual have at least 3 years of full-time business experience within the five years preceding the awarding of the designation. Individuals must complete seven core and two elective courses, the equivalent of twenty-seven semester credit hours. Each course requires a final proctored examination. To maintain the designation once received, an individual must complete 30 hours of continuing education every two years.

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

Bruce Patterson 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.