Item 1 – Cover Page

Brochure Supplement

Carla Zevnik-Seufzer

ClearStep Financial

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This Brochure Supplement provides information about Carla Zevnik-Seufzer 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 Carla Zevnik-Seufzer is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Carla Zevnik-Seufzer was born in 1959. Carla earned a Bachelor of Arts degree in Religious Studies with a teaching certificate from Cardinal Stritch University in 1981.

Carla was a Registered Representative and Investment Advisor Representative with World Financial Group from 1993 through 2010, The Strategic Financial Alliance, Inc. from 2010 through March 30, 2016 and an OSJ Supervisor. Carla is currently a Registered Representative and Investment Advisor Representative with Harbour Investments, Inc. She holds the following licenses.

- Series 6 - Investment Company and Variable Contracts Representative
- Series 7 – General Securities Representative
- Series 63 - Uniform Securities Agent
- Series 65 - Uniform Investment Adviser Representative
- Series 26 - Investment Company and Variable Contracts Products Principal

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

Carla Zevnik- Seufzer 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.

ClearStep Financial - for marketing my financial service business and as a licensed insurance agent, offering insurance products and services through unaffiliated insurance companies.

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.