

Item 1- Cover Page

Brochure Supplement

**Carrie A Desjardins
315 S Kalamazoo Mall
Kalamazoo, MI 49007
(269) 341-4858**

Investment Adviser

Harbour Investments, Inc.

575 D'Onofrio Dr., Suite 300 Madison WI 53719

608-662-6100

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

Item 2- Educational Background and Business Experience

Carrie A Desjardins was born in 1985; Carrie earned a Bachelor of Business Administration Degree in 2009 from Western Michigan University. Carrie was a Customer Service Representative for Burnham & Flower Agency from October 2006 through March 2013, a Broker and Real Estate Agent for Berkshire Hathaway from May 2013 through May 2015, a Client Service Associate with Zhang Financial from June 2016 through January 2017 and an Account Manager with Burnham & Flower from January 2017 through present.

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

Carrie A Desjardins 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.

Carrie is currently a Field Representative for the Group Retirement Department at Burnham & Flower Agency, Inc. to administer and service Municipal Pension and Deferred Compensation plans.

Carrie is receiving referrals from Burnham & Flower Agency (BFA) and Burnham & Flower Financial (BFF). For those referrals, BFA and BFF will be paid a referral fee. The referral fee may vary.

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.