

Item 1- Cover Page

Brochure Supplement

Chris C Morgan, AAMS®
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Investment Adviser

Harbour Investments, Inc.

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January 2, 2025

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

Item 2- Educational Background and Business Experience

Chris was born in 1960; He graduated from Illinois State University with a Bachelor of Science degree in Economics. Chris has been in the securities industry since 1992, most recently a Registered Representative with Gradient Securities, LLC from November 2014 through November 2023. He is currently a Registered Representative and Investment Advisor Representative with Harbour Investments, Inc.

Business Experience:

Beacon Wealth Advisors, LLC; Managing Member/Investment Representative – 07/2014 through 11/2023

Beacon Advisors, LLC, dba Beacon Tax Advisors; Member; 12/2016 through present

Beacon Insurance Advisors, LLC; Member/Insurance Agent; 03/2019 through present

Sole Proprietor; Owner/Insurance Agent; 10/2014 through present

Gradient Securities, LLC; Registered Representative; 11/2014 through 11/2023

Country Oaks Home Owners Association; Vice President; 10/2014 through 06/2018

Chris Morgan Real Estate Rental; Landlord; 08/2010 through present

Morgan Wealth Management; Owner/Wealth Consultant; 09/2008 – 03/2019

LPL Financial; Financial Advisor; 04/2004 through 10/2014

Edward D Jones & Co., LP, Registered Representative; 08/1992 through 04/2004

Accredited Asset Management Specialist

Chris earned the Accredited Asset Management SpecialistSM (AAMS[®]) in 2002. Individuals who hold the AAMS[®] designation have completed a course of study encompassing investments, insurance, tax, retirement and estate planning issues. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. They must adhere to Standards of Professional Conduct and are subject to a disciplinary process. To maintain the certification, sixteen hours of continuing education must be completed 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

Chris Morgan 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.

Chris is a licensed insurance agent and partial owner of an accounting and business services company that prepares business and personal tax returns.

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.