Item 1- Cover Page

Brochure Supplement

Clayton Tyree, CFF®

500 Elm Grove Rd Ste 200

Elm Grove, WI 53122

(262) 796-0030

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 Clayton Tyree 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 Clayton Tyree is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Clayton Tyree was born in 1979; He has been in the securities industry since 2016 with NEXT Financial Group, Inc. Clayton was licensed in 2018 with NEXT as a registered representative and investment advisor representative. He is currently a registered representative and investment advisor representative with Harbour Investments, Inc.

Clayton earned the Certified Financial Fiduciary designation (CFF®) in 2018. To earn the designation, candidate must have either ten years of relevant work experience or five years experience and a bachelor's degree or higher, complete all courses in the program, pass a closed book final exam and meet all ethics requirements. To maintain the designation, ten hours of Continuing Education is required annually.

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

Clayton Tyree 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.

The Leist Group, LLC – Insurance sales
The Leist Group, LLC - DBA

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.