

Item 1 – Cover Page

Brochure Supplement

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Investment Adviser

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This Brochure Supplement provides information about Craig Anderson 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 Craig Anderson is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Craig was born in 1962. Craig graduated from Caro High School in 1980 and Moody Bible Institute in 1983. He was a youth pastor from 1983 through 1993 and worked in a medical office from 1993 through 2000. Craig was a Registered Representative with New York Life Securities Inc. from 2000 through 2001 and Harbinger Financial Group from 2001 through March 2016.

Craig earned his ChFC designation in 2010. A Chartered Financial Consultant (ChFC) has completed the most extensive educational program required for any financial services credential. Each ChFC has taken at least eight college level courses on all aspects of financial planning from the American College. The average study time for the program is over 400 hours. To maintain the designation, a ChFC must complete a minimum of 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

Craig Anderson 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.

Life, Accident & Health Insurance licensed

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.