Item 1- Cover Page

Brochure Supplement

Daniel John Lemens

Keystone Financial Group, Inc.

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This Brochure Supplement provides information about Daniel John Lemens 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 Daniel John Lemens is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Daniel John Lemens was born in 1975. Dan attended the University of Wisconsin – Green Bay from 1994 to 1999, graduating with a Bachelor of Science degree in Business Management. Dan earned a Certified Wealth Strategist ® designation, CWS® in 2008.

Professional Designation CWS®: Must complete a six month training program that includes instructor led modules, self study modules and completion of a final project that applies the information in the training program, in addition to four online examinations. There is a minimum requirement of three years experience in the field of financial services in a client facing role, or a four year degree from an accredited school, plus must adhere to CWS® Board's Code of Ethics and Professional Responsibility. A minimum of 33 hours of professional continuing education is required every two years to maintain the designation.

Dan has been in the securities industry since 2000; a Registered Representative and Investment Advisor Representative with NEXT Financial Group, Inc. from 2006 to November, 2014 and is currently a Registered Representative and Investment Advisor Representative with Harbour Investments, Inc.

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

Daniel John Lemens 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.

Keystone Financial Group, Inc. (DBA)
Keystone Financial Group, Inc. – Insurance
Ashwaubenon Girls Youth Basketball, Inc.
Rental property

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.