Item 1- Cover Page

Brochure Supplement

Daniel P DeRemer

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January 2, 2026

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

Item 2- Educational Background and Business Experience

Daniel DeRemer was born in 1953; he graduated from the University of Wisconsin – La Crosse in 1976 with a Bachelor of Science degree. Dan has been a Registered Representative since 1986, with Harbour Investments, Inc. since 1998 and is insurance licensed in Wisconsin for Property, Casualty, Life and Health since 1980.

Daniel is the owner of The DeRemer Agency, established in 1987 providing insurance, tax preparation and investment products.

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 DeRemer 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.

Daniel is currently engaged in the following other business activities and may receive compensation for those activities:

- Income tax preparation and insurance sales and service

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.