Item 1 – Cover Page

Brochure Supplement

Doug J Crubel

142 E Maple St

Lancaster, WI 53813

(608) 723-6153

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 Doug J Crubel 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 Doug J Crubel is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Doug Crubel was born in 1967; he attended the University of Wisconsin – Platteville earning a Bachelor of Business Administration degree. Doug has been a Registered Representative since 1994, most recently with Questar Capital Corporation from 2006 through March, 2017. Doug is currently a Registered Representative and Investment Advisor Representative with Harbour Investments, Inc. and owner of Crubel Financial Services.

Doug is a Chartered Financial Consultant (ChFC®) and Chartered Life Underwriter (CLU®). A Chartered Financial Consultant (ChFC®) has completed the most extensive educational program required for any financial services credential. The certification requires at least eight college level courses on all aspects of financial planning with an average study time of over 400 hours. To maintain the designation, a ChFC® must complete a minimum of 30 hours of continuing education every two years.

A Chartered Life Underwriter (CLU®) has earned the premier credential in the insurance profession, requiring eight comprehensive college level courses covering all aspects of insurance planning, estate and retirement issues, taxation, business, insurance and risk management with an average study time of over 400 hours. To maintain the designation, each CLU® 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

Doug Crubel 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.

Doug Crubel is currently engaged in the following other business activities and may receive compensation for those activities:
Insurance sales and service, mainly health and life for individuals and families

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.