

Item 1 – Cover Page

Brochure Supplement

Emily Olson, CPA

**Talent Insurance &
Financial Solutions, LLC**

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

Item 2- Educational Background and Business Experience

Emily Olson was born in 1980. Emily graduated with a Bachelor of Business Administration degree with Accounting Emphasis from Viterbo University, LaCrosse, Wisconsin.

Emily was a Senior Accountant for the State of Wisconsin Investment Board from January 2009 through January 2013; Program Chair of Accounting, Globe University from December 2012 through June 2014; Owner of Talent Accounting Services, LLC, from November 2011 through present; a Licensed Assistant for Susan Olson Insurance & Financial Services, LLC, from October 2013 through April 1, 2015 and is currently a Registered Representative and Investment Advisor Representative with Harbour Investments, Inc.

Emily is a Certified Public Accountant, which allows her to assist her clients with investing for their future, while minimizing potential tax liability. To become a Certified Public Accountant (CPA) candidate must complete 150 credit hours of education with either a graduate degree in accounting or business, pass all four sections of the CPA examination, have one year of accounting experience and pass a Wisconsin ethics examination. To maintain the certification, 80 hours of continuing education are required 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

Emily Olson 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.

Emily is a (CPA) Certified Public Accountant and runs an accounting service as part of Talent Insurance & Financial Solutions, LLC.

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.