Item 1 – Cover Page

Brochure Supplement

Evan Kluttz, CFP®

Kluttz Financial Partners

10801 Johnston Rd Ste 216

Charlotte, NC 28226

(704) 544-3100

(704) 544-3131 (fax)

Investment Adviser

Harbour Investments, Inc.

575 D'Onofrio Dr., Suite 300 Madison WI 53719

608-662-6100

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

Item 2- Educational Background and Business Experience

Evan was born in 1967; He earned a Bachelor of Science degree in Business Administration at the University of North Carolina – Chapel Hill.

Evan has been a Registered Representative since 1990, most recently with R.M. Stark & Company, Inc. as the VP of Sales from 1996 through June 2017. He holds Series 7, 24, 63 and 65 Securities licenses.

Evan is a Certified Financial Planner (CFP®), requirements include completing a CFP Board approved education program (approximately 1000 hours of study), completing the CFP® Certification Exam, having at least three years of experience in the financial planning process and adhering to the CFP Board's Standards of Professional Conduct. This certification requires in depth knowledge of insurance, investments, Income Tax, Retirement and Estate Planning. To maintain the certification, thirty hours of continuing education are required every two years, including two hours of ethics CE.

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

Evan Kluttz 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.

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.