

Item 1- Cover Page

*Brochure Supplement*

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**This Brochure Supplement provides information about Gavin C Dues 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](mailto: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 Gavin C Dues is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2- Educational Background and Business Experience**

Gavin Dues was born in 1972, graduated with a Bachelor of Arts degree from the University of Miami and a Juris Doctor degree from Cleveland State University. Gavin has been a Financial Advisor since 2006, with Fifth Third Securities from April, 2006 through September, 2009 and Wells Fargo Advisors Finet from September, 2009 through January 2012.

## **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**

Gavin C Dues 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.