Item 1 – Cover Page

Brochure Supplement

James Tarp, EA

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Investment Adviser

Harbour Investments, Inc.

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September 18, 2026

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

Item 2- Educational Background and Business Experience

James was born in 1993; He earned a Bachelor of Science degree in Business Administration from the University of Wisconsin – Platteville and his MBA from the University of Wisconsin – Whitewater.

James was a tax advisor with Mennenga Tax & Financial from September 2015 through December 2023. He is an EA (Enrolled Agent); Enrolled agents demonstrate significant tax knowledge either by passing a comprehensive test or by virtue of specific experience gained as an IRS employee. An Enrolled agent is granted unrestricted rights to represent taxpayers before the Internal Revenue Service, demonstrate special competence in tax matters, adhere to ethical standards and are required to stay current with tax law and regulations by completing a minimum amount of continuing education annually. Continuing education requirements include 72 hours every three years with a minimum of 16 hours per year, 2 of which must be in ethics. All continuing education must be provided through an IRS approved continuing education provider.

James is currently a registered representative and investment advisor representative with Harbour Investments, Inc.

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

James Tarp 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.