

Item 1- Cover Page

Brochure Supplement

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

Item 2- Educational Background and Business Experience

James was born in 1968 and grew up on a dairy farm in Southwest Wisconsin. He graduated from the University of Wisconsin – Eau Claire in 1990 and received his MBA from University of Phoenix in 2007.

James has been in the financial services sector since 2013 after completing his Series 7 and 66 licenses and has been a registered representative and investment advisor representative with Thrivent Investment Management, Capital Financial Services and most recently with Carlton & Associates, Inc.

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

Besides being a registered representative and investment advisor representative, James also spends considerable time working with seniors and their Medicare plans. He represents multiple Medicare supplements, Medicare Advantage and Part D drug plan carriers.

James received his Retirement Income Certified Professional (RICP) designation from the American College in 2016. To qualify you must have 3 years of professional experience, complete three required courses which are an equivalent of 9 semester credit hours and take a closed book final course examination. To maintain that designation, you must complete 15 hours of continuing education every two years.

In 2024, James earned the Certified Medicare Insurance Planner (CMIP) designation, recognized by FINRA and The Centers for Medicare & Medicaid Services as an appropriate senior-specific certification. Qualifications include 7 years of AHIP (America's Health Insurance Plans) certification and 7 years of professional experience providing Medicare solutions to consumers. To maintain the designation, each year the AHIP training must be completed along with professional continuing education.

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 Pfeil 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.