

Item 1 – Cover Page

Brochure Supplement

Jeffrey J Lamb, ChFC[®], AIF[®]

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

Item 2- Educational Background and Business Experience

Jeffrey J Lamb was born in 1982; he graduated from the University of Wisconsin – Platteville in 2004 with a degree in Finance, Marketing & Sales. Jeffrey was a Financial Advisor with John Hancock Financial Network from February 2004 to February 2012, joining Wealth Distribution Strategies in 2012. Jeff began a purchase agreement with WDS in 2014 and completed the purchase to become owner of Wealth Distribution Strategies in 2019. Jeff was a Registered Representative with Cambridge Investment Research, Inc. from February 2012 to August 2017 and an Investment Advisor Representative with Cambridge Investment Research Advisors, Inc. from February 2012 to August 2017. He is currently a Registered Representative and Investment Advisor Representative with Harbour Investments, Inc.

Jeffrey completed the certification for Chartered Financial Consultant (ChFC®). A Chartered Financial Consultant (ChFC®) has completed the most extensive educational program required for any financial services credential. Each ChFC® has taken at least eight college level courses on all aspects of financial planning from the American College. The average study time for the program is over 400 hours. To maintain the designation, a ChFC® must complete a minimum of 30 hours of continuing education every two years.

Jeffrey completed the certification for Accredited Investment Fiduciary (AIF®). The AIF® designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® designation, the individual must (1) meet prerequisite criteria based on a combination of education, relevant industry experience and ongoing professional development, (2) complete a training program, (3) pass a closed book final examination and (4) agree to abide by the AIF® Code of Ethics. To maintain the designation, there is a minimum of six hours of continuing education annually.

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

Jeffrey J Lamb 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.

Jeffrey J Lamb is currently engaged in the following other business activities and may receive compensation for those activities:

Coach/officiate – Jeff Lamb
Insurance Agent / Sales – Jeffrey J Lamb
Teaching – Wealth Distribution Strategies, 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.