

**Item 1- Cover Page**

*Brochure Supplement*

**Joseph Lawrence Yard, CFP®**

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**This Brochure Supplement provides information about Joseph L. Yard 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.**

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

Joseph Lawrence Yard was born in 1959 and attended Anoka Ramsey Community College for two years. Joseph is the President and owner of Integrity Financial Group, working mostly with clients age 55 and older as well as business owners and executives. He has been a registered representative with Harbour Investments, Inc. since August, 2001 and is a Certified Financial Planner.

To become a Certified Financial Planner you must have a bachelor's degree, 3 years of full time financial planning experience, complete a CFP Board-Registered Program (5-6 courses with passed exams), pass the CFP Certification Exam (3 Part, 2 Day Exam), pass the CFP Board's Fitness Standards for candidates and registrants, agree to abide by CFP Board's Code of Ethics and Professional Responsibility and comply with the financial planning practice standards. To maintain the certification, you must have 30 hours of continuing education every 2 years (including a program on CFP Board's Standards of Professional Conduct).

## **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**

Joseph Lawrence Yard 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.