

**Item 1- Cover Page**

*Brochure Supplement*

**John A Locke III, CFP, CLU**

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

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

John Locke was born in 1987, graduated from the University of Wisconsin – Madison with a bachelor’s degree in economics. He started in the business in 2011 with Northwestern Mutual Investment Services. In 2015, John started working with LPL Financial until moving to Harbour Investments, Inc. in September of 2023.

John has earned his Certified Financial Planner™ - CFP® & Chartered Life Underwriter® - CLU® designations.

### **Certified Financial Planner™ - CFP®**

A CFP has completed requirements including CFP Board approved education program in personal financial planning, a CFP Certification Exam, having at least three years of experience in the financial planning and adhering to the CFP Board’s Standards of Professional Conduct. To maintain the designation, 30 hours of continuing education every two years are required including two hours of ethics CE. This designation is administered by the CFP Board.

### **Chartered Life Underwriter® - CLU®**

A CLU has earned the premier credential in the insurance profession, representing eight comprehensive college level courses covering all aspects of insurance planning, estate and retirement issues, taxation, business, insurance and risk management from the American College. To maintain the designation, 30 hours of continuing education every two years are required.

## **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**

John Locke 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. 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.