Item 1 – Cover Page

Brochure Supplement

John Pynchon

Foster Financial Services, LLC

2720 Dupont Commerce Court, Ste 170

Fort Wayne, IN 46825

(260) 234-2200

Investment Adviser

Harbour Investments, Inc.

575 D'Onofrio Dr., Suite 300 Madison WI 53719

608-662-6100

January 2, 2026

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

Item 2- Educational Background and Business Experience

John was born in 1997; he earned a Bachelors of Finance degree with a Minor in Financial Planning from the Miller College of Business at Ball State University.

John was an Agent with New York Life Insurance Company from May 2019 through August 2019. He was a Registered Representative of NY Life Securities LLC in 2019 through November 2020. John is 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

John Pynchon 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.