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Brochure Supplement

**Jon LeBaron, CPWA[®], CFP[®], CIMA[®],
ChFC[®], CLU[®], RMA[®], AIF[®], MSFS**

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

Item 2- Educational Background and Business Experience

Jon LeBaron was born in Reed City, MI in 1972. Jon graduated from the **University of Michigan with a Bachelor of Arts degree** in 1995 and the **American College with a Master of Science in Financial Services degree** in 2005. Jon began his career in the financial industry in 1995.

Retirement Management Advisor[®] (RMA[®])

Jon LeBaron earned the Retirement Management Advisor[®] certification in 2019. RMA[®] certification focuses on building custom retirement income plans to mitigate clients' risks and to master the retirement planning advisory process, all within an increasingly regulatory environment.

To earn certification, RMA professionals must successfully complete coursework in retirement management strategies, and pass a comprehensive examination covering 8 core topics, including client planning process, assessing retirement risks, retirement allocation, and more. To maintain certification, RMA professionals must meet ongoing continuing education requirements and adhere to the Institute's Code of Professional Responsibility. Investment & Wealth Institute (Institute) awards RMA certification. Visit www.investmentsandwealth.org for more information.

The Investments & Wealth Institute is a professional association, advanced education provider, and standards body for financial advisors, investment consultants, and wealth managers who embrace excellence and ethics.

INVESTMENTS & WEALTH INSTITUTE[®] is a registered mark of Investment Management Consultants Association Inc. doing business as Investments & Wealth Institute. CIMA[®], CERTIFIED INVESTMENT MANAGEMENT ANALYST[®], CIMC[®], CPWA[®], and CERTIFIED PRIVATE WEALTH ADVISOR[®] are registered certification marks of Investment Management Consultants Association Inc. doing business as Investments & Wealth Institute. RMA[®] and RETIREMENT MANAGEMENT ADVISOR[®] are marks owned by Investment Management Consultants Association Inc. doing business as Investments & Wealth Institute.

Accredited Investment Fiduciary® (AIF®)

Jon LeBaron earned the Accredited Investment Fiduciary® or AIF® Designation from the Center of Fiduciary Studies in 2017. The AIF® Designation certifies he has specialized knowledge of fiduciary standards of care and their application to the investment process.

The Center for Fiduciary Studies is the standards-setting body for Fi360 and is supported by a team of experienced investment practitioners, attorneys, educators, and other professionals. The Center for Fiduciary Studies develops and maintains the Prudent Practices™ defined in our handbooks and awards the Accredited Investment Fiduciary® (AIF®) and Accredited Investment Fiduciary Analyst® (AIFA®) professional designations. In addition, the Center is responsible for overseeing the body of knowledge that forms the basis for the AIF and AIFA curriculum, examination, and certifying qualifications.

Professionals must pass a comprehensive exam to receive the AIF® designation and must complete 6 hours of Continuing Education annually to maintain.

Certified Investment Management Analyst® (CIMA®)

Jon LeBaron holds the Certified Investment Management Analyst® certification, administered by Investments & Wealth Institute® and taught in conjunction with The University of Chicago Booth School of Business. Jon earned this certification in 2016.

The CIMA® certification signifies that an individual has met initial and ongoing experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. To earn CIMA certification, candidates must: submit an application, pass a background check and have an acceptable regulatory history; pass an online Qualification Examination; complete an in- person or online executive education program at an AACSB accredited university business school; pass an online Certification Examination; and have an acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements and have three years of financial services experience at the time of certification.

CIMA certificants must adhere to INVESTMENTS & WEALTH INSTITUTE®'s *Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks*. CIMA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investments & Wealth Institute® (INVESTMENTS & WEALTH INSTITUTE®).

Certified Private Wealth Advisor® (CPWA®)

In 2015, Jon earned the Certified Private Wealth Advisor (CPWA®) designation. The CPWA® designation, delivered by the Investments & Wealth Institute® (INVESTMENTS & WEALTH INSTITUTE®) in partnership with The University of Chicago Booth School of Business, is the only advanced designation designed for financial advisors and consultants who work with high-net-worth clients on the life cycle of wealth.

The CPWA® designation signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for the professional designation, which is centered on private wealth management topics and strategies for high-net-worth clients. Prerequisites for the CPWA® designation are: a Bachelor's degree from an accredited college or university or one of the following designations or licenses: CIMA®, CIMC®, CFA®, CFP®, ChFC®, or CPA license; have an acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements and five years of experience in financial services or delivering services to high-net-worth clients. CPWA® designees have completed a rigorous educational process that includes self-study requirements, an in-class education component, and successful completion of a comprehensive examination. CPWA® designees are required to adhere to INVESTMENTS & WEALTH INSTITUTE®'s *Code of Professional Responsibility and Rules and Guidelines for Use of the Marks*. CPWA® designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investments & Wealth Institute® (INVESTMENTS & WEALTH INSTITUTE®).

Certified Financial Planner® (CFP®)

Jon is a CFP® practitioner or CERTIFIED FINANCIAL PLANNER® practitioner. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Jon obtained this certification in 1999.

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Chartered Financial Consultant (ChFC®)

Jon completed the certification to be a Chartered Financial Consultant (ChFC®) in 1999.

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.

ChFC® and CLU® are professional designations of The American College, Bryn Mawr, PA.

Chartered Life Underwriter (CLU®)

Jon completed the certification to be a Chartered Life Underwriter (CLU®) in 1999.

A Chartered Life Underwriter 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. The average study time for the program is over 400 hours. To maintain the designation, each CLU® must complete a minimum of 30 hours of continuing education every two years.

ChFC® and CLU® are professional designations of The American College, Bryn Mawr, PA.

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

Jon LeBaron 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.