Item 1- Cover Page

Brochure Supplement

Josh Flanders

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

Item 2- Educational Background and Business Experience

Josh Flanders was born in 1993, graduated from Crown College in St. Bonafacius, Minnesota with a bachelor's degree in business administration, and has been a registered representative with Harbour Investments, Inc. since October 2022.

Prior to Harbour Josh worked as a Financial Representative for Thrivent Financial in Minnesota (2016-2017), then in Iowa (2018-2021). Josh continued at Thrivent Financial as a Paraplanner for Mid-Iowa Group until September 2022. He then joined Wachholz and Associates Wealth Management in October 2022 and continues to work there.

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

Josh Flanders 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.