

**Item 1- Cover Page**

*Brochure Supplement*

**Joshua M Pratt, FSCP<sup>®</sup>, CLTC<sup>®</sup>**

**Beacon Wealth Advisors, LLC**

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*Investment Adviser*

Harbour Investments, Inc.

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

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

Joshua was born in 1971; He attended McHenry County College with coursework in general education studies. Joshua has been in the securities industry since 1997, most recently a Registered Representative with Gradient Securities, LLC from January 2017 through November 2023. He is currently a Registered Representative and Investment Advisor Representative with Harbour Investments, Inc.

### **Business Experience:**

Beacon Wealth Advisors, LLC; Investment Representative – 01/2017 through present

Beacon Insurance Advisors, LLC; Member/Insurance Agent; 03/2019 through present

Sole Proprietor; Owner/Insurance Agent; 01/2017 through 03/2019

Gradient Securities, LLC; Registered Representative; 01/2017 through 11/2023

Thrivent Investment Management Inc.; Investment Advisor Representative; 06/2016 through 11/2016

Thrivent Investment Management Inc.; Registered Representative; 05/2011 through 11/2016

JP Morgan Chase Bank; Vice President/Branch Manager; 09/2008 through 03/2011

WM Financial Services, Inc.; Registered Representative; 10/2003 through 12/2004

Washington Mutual Bank; Vice President/Branch Manager; 05/2003 through 09/2008

### **Certified In Long Term Care (CLTC®)**

Joshua earned the Certified in Long Term Care (CLTC®) designation. This designation focuses on the discipline of extended care planning and provides professionals the critical tools necessary to discuss the subject of longevity and its consequences on their client's family and finances. To earn the designation, course work must be completed followed by a certification examination consisting of 100 multiple choice questions. To maintain the designation, the CLTC renewal course must be completed every two years.

### **Financial Services Certified Professional (FSCP®)**

Joshua earned the Financial Services Certified Professional designation in 2018. It is designed for young professionals and career changers in the financial service industry. To earn the designation, candidates must complete five courses, including elective and core courses. The program covers essential product knowledge, marketing, and planning skills. Candidates must also adhere to a Code of Ethics and satisfy ethics related CE requirements every two years.

## **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**

Joshua 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.

Joshua is a licensed insurance agent.

**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.