Item 1- Cover Page

Brochure Supplement

Kenneth W. Rumbaugh

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Investment Adviser

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

Item 2- Educational Background and Business Experience

Kenneth W. Rumbaugh was born in 1952, is a 1970 High School graduate, attended three years of college at OSU taking business and finance courses, then went into the insurance business with his Father. Kenneth has been a self-employed businessman since 1974. In 1982, he received the C.E.B.A. - Certified Estate and Business Analyst designation and received certification from the National Executive Institute in Columbus, Ohio run by Donald J. Denton (now retired). To complete the program, Kenneth had to learn and apply the top 50 IRS code sections affecting business owners and learn various business strategies around those code sections. Kenneth went back to school one week each year to brush up and see what was new until the school closed in 1995. Since 1995, Kenneth has attended the Philip E. Heckerling Institute on Estate Planning by the University of Miami Law Department in Florida each January to learn and review similar information that affects business owners. The CEBA designation is really an attitude to serve his business owner clients first, a serve first attitude following IRS rules and regulations to protect and grow businesses and wealth in Tax Planning, Estate Planning, Asset Protection and various business structures.

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

Kenneth W. Rumbaugh 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.

Mr. Rumbaugh may receive compensation from advisory firms to help support client seminars.

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.