

Item 1 – Cover Page

Brochure Supplement

Kim Wooden

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Investment Adviser

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This Brochure Supplement provides information about Kim Wooden 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 Kim Wooden is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Kim Wooden was born in 1956; she earned a Bachelor of Science degree from DePaul University in Chicago, graduated with an honors Accounting degree and passed her CPA exam in 1986. In 1993, she received a Masters of Business Administration degree from Indiana University - South Bend. Shortly after graduating from IUSB, Kim was asked to join the faculty as an adjunct professor where she taught economics part time until December 2024. Kim was part of an investment team at a local trust department until 1999 when she obtained an investment franchise with a financial company. She has been in the securities industry since 1998, joining Harbour in 2016. Kim is currently a Registered 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

Kim Wooden 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.

Kim is currently engaged in the following other business activities and may receive compensation for those activities:

Tax and accounting

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.