

Item 1 – Cover Page

Brochure Supplement

Kyle French, CFP®, AIF®

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Investment Adviser

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

Item 2- Educational Background and Business Experience

Kyle French was born in 1992; he graduated from the University of Wisconsin in 2014 with a degree in Personal Finance and Economics.

Kyle was an On Field Instructor at Kohls Professional Kicking Camps from January 2009 through August 2014, an Intern Data Analyst at Tribunat Valuation from May 2012 through August 2012, a Registered Representative at Cambridge Investment Research, Inc. from December 2014 through August 2017, an Investment Advisor Representative with Cambridge Investment Research Advisors, Inc. from February 2015 through August 2017, and is currently a Registered Representative and Investment Advisor Representative with Harbour Investments, Inc.

Kyle achieved the Certified Financial Planner (CFP®) designation. CFP® requirements include completing a Board approved education program in personal financial planning, completing the CFP® Certification Exam, having at least three years experience in the financial planning process and adhering to the CFP® Board's Standards of Professional Conduct. This certification requires 30 hours of continuing education every two years, including two hours of ethics CE. This designation is administered by the CFP® Board.

Kyle achieved the Accredited Investment Fiduciary (AIF®) designation. Candidates must meet prerequisites established by the Center for Fiduciary Studies which include a combination of education, professional development and/or work experience. Training includes both self study and instructor led training in addition to an examination at completion and must meet conduct standards. AIF training enables investment fiduciaries to absorb the Prudent Practices, their legal underpinnings and how to apply them within existing fiduciary policies and procedures. There is a minimum requirement of 6 hours of professional continuing education required annually to maintain the designation.

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

Kyle French is also a registered representative ("Rep") of Harbour's Broker/Dealer, which could result in 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.