

Item 1- Cover Page

Brochure Supplement

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Investment Adviser

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

Item 2- Educational Background and Business Experience

Lukas was born in 1993; he graduated with a Bachelor of Science degree in Exercise Science and Health with a minor in Psychology from the University of Wisconsin – La Crosse in 2017. Lukas held several positions while he interned at the University of Wisconsin – Madison in the Strength and Conditioning Department. The fall of 2017 through early 2019, Lukas was a personal trainer and conditioning coach with Xperience Fitness and Sports Advantage. In 2019, Lukas became an insurance agent at Northwestern Mutual, joining Freitag Financial as an administrative assistant later that year.

Lukas is currently a registered representative 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

Lukas 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.

Lukas is a private strength and conditioning coach.

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.