Item 1- Cover Page

Brochure Supplement

Lynn Kathryn Berry, CWS®, AIF®

Keystone Financial Group, Inc.

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Investment Adviser

Harbour Investments, Inc.

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This Brochure Supplement provides information about Lynn Kathryn Berry 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 Lynn Kathryn Berry is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Lynn Kathryn Berry was born in 1965. Lynn attended the University of Wisconsin from 1984 to 1989, graduating with a Bachelor of Science degree in Landscape, Agriculture and Ornamental Horticulture. Lynn earned a Certified Wealth Strategist ® designation, CWS® from Canon Financial Institute in 2008 and Accredited Investment Fiduciary designation, AIF® from the Center for Fiduciary Studies in 2017.

Professional Designation CWS® **(Certified Wealth Strategist):** Must complete a six month training program that includes instructor led modules, self study modules and completion of a final project that applies the information in the training program, in addition to four online examinations. There is a minimum requirement of three years experience in the field of financial services in a client facing role, or a four year degree from an accredited school, plus must adhere to CWS® Board's Code of Ethics and Professional Responsibility. A minimum of 33 hours of professional continuing education is required every two years to maintain the designation.

Professional Designation AIF® **(Accredited Investment Fiduciary):** 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 ad 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.

Lynn has been in the securities industry since 2001; a Registered Representative and Investment Advisor Representative with NEXT Financial Group, Inc. from 2006 to November, 2014 and Branch Manager at NEXT Financial Group, Inc., Office of Supervisory Jurisdiction. She is President of Keystone Financial Group, Inc. and 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

Lynn Kathryn Berry 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.

Keystone Financial Group, Inc. (DBA)
Keystone Financial Group, Inc. – Life / Health Insurance

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.