

Item 1- Cover Page

Brochure Supplement

Mark A Herding, CMFC[®], LUTCF[®], CFP[®], RICP[®]

4648 N 32nd St

Phoenix, AZ 85018

(602) 296-7222

Investment Adviser

Harbour Investments, Inc.

575 D'Onofrio Dr., Suite 300 Madison WI 53719

608-662-6100

January 2, 2025

This Brochure Supplement provides information about Mark A Herding 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 Mark A Herding is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Mark was born in 1965; He earned a Bachelor of Science degree in Finance from Arizona State University and a Master of Business Administration degree from Grand Canyon University.

Mark has been in the securities industry since 1992, most recently with Cambridge Investment Research Advisors, Inc. from 2012 – January 2018. He is currently a Registered Representative and Investment Advisor Representative with Harbour Investments, Inc.

Mark holds Series 6, 7, 24, 63 and 65 securities licenses and the following designations.

CFP®–Certified Financial Planner

Individuals certified by CFP® Board have taken the step to demonstrate their professionalism by voluntarily submitting to the CFP® certification process that includes thorough education, examination, experience and ethical requirements. The CFP® is issued by the Certified Financial Planner Board of Standards, Inc. Pre-requisites require a designee to hold a Bachelor's degree (or higher) from an accredited college or university as well as three years of full-time personal financial planning experience. The designee is then required to complete a CFP® board registered program, or hold one of the following designations; CPA, ChFC, CLU, CFA, PH.D. in business or economics, Doctor of Business Administration, or Attorney's License. The designee is then required to complete the CFP® certification examination. In addition, the designee is required to complete 30 hours of continuing education every two years.

CMFC®–Chartered Mutual Fund Counselor

CMFC® designee's obtain knowledge of mutual funds and their various uses as investment vehicles. The CMFC® is issued by the College for Financial Planning. While there are no pre-requisites for the CMFC® the designee is required to complete nine self-study modules complete with a final online, closed book, proctored exam. In addition, the designee is required to complete 16 hours of continuing education every two years.

LUTCF®–Life Underwriters Training Council Fellow

Knowledge achieved through the LUTCF® designation helps life insurance professionals establish strong and lasting client relationships. The LUTCF® is issued by The American College. Pre-requisites require the designee to be a member of NAIFA. The designee is then required to complete six online or self-study modules complete with proctored, closed book exams after each module. In addition, the designees are required to complete three hours of ethics continuing education.

RICP® - Retirement Income Certified Professional

The RICP® designation provides comprehensive instruction on building integrated and thorough retirement income plans. A key focus is understanding, choosing, and executing a strategy for generating sustainable income from available resources. The RICP® is issued by The American College. Prerequisites require three years of full-time personal financial planning experience or equivalent. The designee is required to complete three online or self-study modules complete with proctored, closed book exams. In addition, the designee is required to complete 15 hours of continuing education every two years.

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

Mark Herding 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.

In addition to serving as your investment advisory representative Mark Herding is engaged in the following business activities:

Boy Scouts of America – Boys Scouts of America
Insurance Agent / Sales – Herding Insurance Associates

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.