

Item 1 – Cover Page

Brochure Supplement

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

Item 2- Educational Background and Business Experience

Matt was born in 1978; he earned a Bachelor's degree in Business Technology from Montana State University – Northern. Matt started with Jackson National Life as a Regional Vice President in 2005, training and educating financial advisors as they incorporated Jackson's products into their client's investment portfolios. He joined WDS in 2021 as a Senior Partner and Financial Advisor.

Matt earned the Accredited Investment Fiduciary (AIF®) designation in 2021. Designees must complete the study program, meet a threshold of education and relevant industry experience, meet ethics and conduct standards for a fiduciary and pass the examination. To maintain the designation, six hours of continuing education credit is required annually. An AIF® holder is a financial service professional trained to carry out a fiduciary standard of care and serve the best interests of their clients.

Matt earned a Certified Fund Specialist (CFS®) designation. Designees must complete six modules of a self-study program, meet a threshold of education and relevant industry experience, pass three proctored exams and a case study. To maintain the certification, 30 hours of continuing education are required every two years. A CFS® holder is a financial service professional with advanced expertise in mutual funds, ETFs and REITs.

Matt 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

Matthew M Smith 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.

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.