Item 1- Cover Page

Brochure Supplement

Matthew T. Nelson

700 N 3rd St Ste 201

LaCrosse, WI 54601

(608) 782-8410

Investment Adviser

Harbour Investments, Inc.

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

608-662-6100

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This Brochure Supplement provides information about Matthew T Nelson 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 T Nelson is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Matthew T Nelson was born in 1977 and graduated with a Bachelor of Business Administration degree with a major in Accounting and Finance. Matthew is a CPA (owner) of Nelson and Associates, SC January 2005 through present. He was a Registered Representative with AXA Advisors for one year and has been a Registered Representative with Harbour Investments, Inc. since 2009.

To earn a CPA license, you must fulfill 150 hours of higher education, pass the Uniform CPA exam and ethics exam, and complete one year of general experience, as verified by a licensed CPA. Maintaining a CPA license requires that you renew your license every two years and complete 80 hours of continuing professional education (CPE) every three 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

Owner / wages with Nelson & Associates SC

Matthew T Nelson 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.