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Brochure Supplement

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January 2, 2026

This Brochure Supplement provides information about Michael Fishman-Salnick 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 Michael Fishman-Salnick is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Michael Fishman-Salnick was born in 1987; he earned a Bachelor of Science degree and a Masters degree in Accounting from the University of Wisconsin - Milwaukee. Michael worked as a CPA for Ernst and Young and Guthmann Tax Services. He has been in the securities industry since 2018, holding the SIE, Series 6, 63 and 65 licenses. Michael is currently a Registered Representative and Investment Advisor Representative with Harbour Investments, Inc.

Michael is a Certified Public Accountant (CPA). To earn the CPA license, accounting professionals must have extensive education—at least 150 hours—pass a rigorous four-part exam and meet experience requirements. They must also commit to lifelong learning and adhere to a strict Code of Professional Conduct that requires competence, objectivity, integrity and independence. To maintain the designation, 80 hours of continuing education are required every two-year licensing period.

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

Michael Fishman-Salnick 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.

Michael is actively involved in tax preparation and planning services at Guthmann Tax Services, Inc. – tax planning and preparation.

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.