

Brochure Supplement

Pamela Ahlers
15311 W Vantage Parkway Ste 160
Houston, TX 77032
(281) 999-1283

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 Pamela Ahlers 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 Pamela Ahlers is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Pamela Ahlers was born in 1952. She graduated with a Bachelor of Arts degree in Anthropology and a Bachelor of Science degree in Accounting from the University of Houston. Pamela was an owner / shareholder of Ahlers & Stoll, PC from 1984 through 2022, was a registered representative with Multi-Financial Securities Corporation from 2004 through August, 2012 and is a registered representative with Harbour Investments since August, 2012. She is currently an employee with Ahlers Financial Group, LLC.

Pamela is a Certified Financial Planner (CFP). This certification is obtained by completing an advanced college level course of study addressing the financial planning subject areas that the CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services. A comprehensive certification exam (administered in 10 hours over a 2 day period) and agreeing to be bound by the CFP Board's standard of professional conduct. As a prerequisite the IAR must have a bachelor's degree from a regionally accredited United States college or University (or foreign equivalent) and have at least 3 years of full time financial planning experience (or equivalent measured at 2,000 hrs per year). This designation requires 30 hours of continuing education every 2 years and renewing an agreement to be bound by the standards of professional conduct.

Pamela is a Certified Public Accountant (CPA). A Certified Public Accountant is a professional who has passed the uniform certified public accountant examination. In addition, to become a CPA, a person must meet other stringent education requirements. A graduate degree with a concentration in accounting is usually required, but as a substitute for a graduate degree, an undergraduate degree with 150 hours and a minimum of 30 upper level or 20 graduate hours in accounting may be accepted. The CPA applicant must be an employee, resident, or have an office in the state in which they are testing. (Note: All states do not have the same requirements to become a CPA). In many states, an applicant is required to work in the accounting field for a period of time prior to earning a certification. Typically CPA continuing education requirements consist of completing 120 hours every three years of coursework which is approved by AICPA.

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

Pamela Ahlers 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.

Pam is an employee with Ahlers Financial Group LLC, a tax planning and accounting firm doing tax returns as well as financial accounting. She also sells Fixed Annuities and Insurance through Advisors Excel, a Financial Marketing Organization.

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.