Item 1 – Cover Page

Brochure Supplement

Paul A. Block

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Investment Adviser

Harbour Investments, Inc.

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January 2, 2026

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

Item 2- Educational Background and Business Experience

Paul A. Block was born in 1950, graduated from the University of Wisconsin – LaCrosse with a Bachelor of Science degree in 1975, and has been a registered representative and investment adviser representative with Harbour Investments, Inc. since July, 2005 . Paul was a Financial Planner with Prudential Financial from 1986 – 2005. Paul holds the following designations:

Charter Life Underwriter (CLU) since 1999. There are 10 required courses on insurance planning, each course followed by a three (3) hour exam. American College, Bryn Mawr, PA

Chartered Financial Consultant (ChFC) since 2000. There are 10 courses required on investment planning, each course followed by a three (3) hour exam. The American College, Bryn Mawr, PA

Certified Financial Planner (CFP). As a CLU and ChFC, Paul was exempt from the course work, but had to take the one and one half day comprehensive exam. Certified Financial Planner Board of Standards, Denver, CO In order to maintain all three designations, he is required to meet 30 hours of continuing education every two years, with two of those credits being from an approved ethics course.

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

Paul A. Block 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.

Paul is an independent insurance agent, including the sale of Equity – indexed Annuities and is a landlord and owner of rental property.

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.