

Item 1- Cover Page

Brochure Supplement

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

Item 2- Educational Background and Business Experience

Paul Knibbe was born in 1989 and attended Cornerstone University from the fall of 2007 through December 2010. During his time at Cornerstone, he was employed at Action Fabricators as a shop hand. While working at Action and pursuing his studies, Paul interned at Merrill Lynch located in downtown Grand Rapids, MI. Upon graduating ahead of schedule with a Bachelor of Science degree in Finance and Economics, Paul took a job working at Lost Valley Ranch near Sedalia, CO. His time was spent there taking high net worth individuals on horseback rides through the Rocky Mountains. He was employed at the ranch from January to September 2011. When Paul returned to his home town of Kalamazoo, MI, he joined Knibbe Financial and pursued his securities licensing. Paul is a Financial Advisor and holds Series 7 and 66 licenses. A Series 7 license allows Paul to offer stocks, bonds, mutual funds and options. The Series 66 license tests on various state and federal regulation relating to securities with awareness of universal code of ethics and standards within the financial industry. Paul can transact business within multiple states.

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 Knibbe 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.