

Item 1- Cover Page

Brochure Supplement

Rachel L Hook
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Investment Adviser

Harbour Investments, Inc.

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January 2, 2026

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

Item 2- Educational Background and Business Experience

Rachel was born in 1996; She was a full time student through 2018, attending University of Wisconsin – Milwaukee majoring in business and Kettering University for Mechanical Engineering. Rachel has been in the securities industry since 2020 and is currently a Registered Representative and Investment Advisor Representative with Harbour Investments, Inc.

Business Experience:

Gradient Securities, LLC; Registered Assistant; 08/2022 through 11/2023

Beacon Wealth Advisors, LLC; Chief Compliance Officer; 08/2022 through present

Beacon Insurance Advisors, LLC; Insurance Agent; 03/2021 through present

Beacon Wealth Advisors, LLC; Investment Advisor Representative; 10/2020 through present

Beacon Wealth Advisors, LLC; Operations Assistant; 07/2019 through 10/2020

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

Rachel Hook 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.

Rachel is a licensed insurance agent.

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.