

Item 1 – Cover Page

Brochure Supplement

Ryan M Hinner

Practical Retirement Planning

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This Brochure Supplement provides information about Ryan M Hinner 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 Ryan M Hinner is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Ryan was born in 1989; he graduated with a Bachelor of Science degree from the University of Wisconsin – Stevens Point, a Masters in Business Administration degree from the University of Wisconsin – Whitewater and a Masters in Educational Leadership and Policy Analysis degree from the University of Wisconsin – Madison. Ryan was a social studies teacher at Ben Franklin Jr High in for six years and the principal at Washington Elementary for two years, both in Stevens Point, Wisconsin. Ryan is a registered representative and registered investment advisor with Harbour Investments, Inc.

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

Ryan Hinner 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.

Ryan Hinner is currently engaged in the following other business activities, and may receive compensation for those activities: Independent Insurance Sales.

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.

Ryan is an employee of Practical Retirement Planning which is partially owned by CWP Wealth Management/RIA Services.

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.