Item 1 – Cover Page

Brochure Supplement

Gregory Ryan Lannigan

2620 S Cleveland Avenue Ste 205

St Joseph, MI 49085

(269) 208-4237

Investment Adviser

Harbour Investments, Inc.

575 D'Onofrio Dr., Suite 300 Madison WI 53719

608-662-6100

January 2, 2026

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

Item 2- Educational Background and Business Experience

Ryan was born in 1985; he graduated with an associate's degree in cross-cultural missions from Central Christian College of the Bible in Moberly, MO, furthering his education at Moody Bible Institute in Chicago, IL where he earned a Bachelor of Arts degree in the Bible and Jewish Studies in 2009. Ryan worked at Great Lakes Eye Care for ten years assisting doctors in multiple capacities. He completed his time there as the Director of Education, where he trained/organized teams of trainers to ensure proper education for all staff. He also organized educational rotations for hospital residents who needed to learn more about ophthalmology. After Ryan joined Family Focused Financial in 2020, he went on to graduate from the College for Financial Planning in Denver, CO with a Master of Science in Personal Financial Planning in 2024. While he earned his master's, he also earned his CFP® (Certified Financial Planner) designation along with his ABFP® (Accredited Behavioral Finance Professional) certificate.

To become a CFP® professional, candidate must have a bachelor's degree or higher from an accredited college or university and three years of full time personal financial planning experience or equivalent, successfully complete seven required courses and pass a proctored final exam. To maintain the certification, candidates are required to complete 30 hours of continuing education every two years and adhere to ethics standards.

The (ABFP®) Accredited Behavioral Finance Professional program explores the field of behavioral finance and is designed for advanced career professionals. The program is devoted to understanding the nature and role of psychological biases and emotions that influence financial decision making under uncertainty to reach a suitable solution. Candidate must successfully complete an online self-study course and a final closed book exam. To maintain the certification, candidates must complete 16 hours of continuing education every two years.

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

Gregory Ryan Lannigan 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.