

Item 1- Cover Page

Brochure Supplement

Sandy Kaye Derby, CFP®, ChFC®

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Investment Adviser

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This Brochure Supplement provides information about Sandy Kaye Derby 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 Sandy Kaye Derby is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Sandy Kaye Derby was born in 1953; She attended Western Michigan University from 1971 through 1973 and Iowa State University from 1984 through 1985.

Sandy was a Registered Representative with Pruco Securities from 1990 through 1994, John Hancock Distributors from 1994 through 1997, Old Kent Financial Advisors from 1997 through 2001, Fifth Third Securities, Inc. from 2001 through 2004, Sunset Financial Services from 2005 through 2008, Woodbury Financial Services from 2008 through 2012, ING Financial Partners, Inc. from 2012 through 2014, Voya Financial Advisors from 2014 through 2016, LPL Financial LLC and Old National Bank from 2016 through May 2019. She is currently a Registered Representative and an Investment Advisor Representative with Harbour Investments, Inc.

Sandy earned the Certified Financial Planner (CFP®) and Chartered Financial Consultant (ChFC®) designations from the American College.

Certified Financial Planner - CFP®

To become a Certified Financial Planner you must have a bachelor's degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience. You must complete a CFP®-board certified program and pass the examination. To retain the designation, you must earn 30 hours of Continuing Education credit every two years.

Chartered Financial Consultant - ChFC®

To become a Chartered Financial Consultant 3 years of full-time business experience within the five years preceding the award of the designation are required. You must complete 7 core and 2 elective courses and pass the examination. To retain the designation, you must earn 30 hours of Continuing Education credit 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

Sandy Kaye Derby 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.