

Item 1- Cover Page

Brochure Supplement

Scott Paterick, CLU[®], ChFC[®], RHU[®]

Investor's Choice

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

Item 2- Educational Background and Business Experience

Scott was born in 1962; He graduated from the University of Wisconsin – Stevens Point and has been in the financial services industry for 35 years. Scott is a Registered Representative and Investment Advisor Representative with Harbour Investments, Inc.

Chartered Life Underwriter (CLU®)

A Chartered Life Underwriter has earned the premier credential in the insurance profession, representing eight comprehensive college level courses covering all aspects of insurance planning, estate and retirement issues, taxation, business, insurance and risk management. The average study time for the program is over 400 hours. To maintain the designation, each CLU® must complete a minimum of 30 hours of continuing education every two years.

Chartered Financial Consultant (ChFC®)

A Chartered Financial Consultant (ChFC®) has completed the most extensive educational program required for any financial services credential. Each ChFC® has taken at least 8 college level courses on all aspects of financial planning. The average study time for the program is over 400 hours. To maintain the designation, a ChFC® must complete a minimum of 30 hours of continuing education every two years.

Registered Health Underwriter (RHU®)

Registered Health Underwriter (RHU®) is a professional designation granted to individuals who pass examinations oriented toward group insurance benefits and health insurance for individuals and families. Successful RHU® candidates completed three core courses and two elective courses and successfully passed all eight two-hour, 100-question examinations. The RHU® program places an emphasis on major benefit protection laws.

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

Scott 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.

Scott is the Vice President of Assumption Catholic Schools Foundation and is a public speaker.

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.