Item 1 – Cover Page

Brochure Supplement

Shaefer W. Oshefsky

Oshefsky Financial Services

N2643 County Rd V

Luxemburg, WI 54217

(920) 309-1036

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 Shaefer W. Oshefsky 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 Shaefer W. Oshefsky is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Shaefer W. Oshefsky was born in 1980, graduated from University of Wisconsin – Oshkosh with a Bachelor's of Business Administration Degree with Majors in Finance and Economics, and has been a registered representative with Harbour Investments, Inc. since January, 2009. Shaefer has been a Financial Advisor since July, 2002, a Registered Investment Adviser since May, 2003, and is a Certified Financial Planner (CFP) since November, 2008. To become a Certified Financial Planner you must have a bachelor's degree, 3 years of full time financial planning experience, complete a CFP Board-Registered Program (5-6 courses with passed exams), pass the CFP Certification Exam (3 Part, 2 Day Exam), pass the CFP Board's Fitness Standards for candidates and registrants, agree to abide by CFP Board's Code of Ethics and Professional Responsibility and comply with the financial planning practice standards. To maintain the CFP Certification, you must pay an annual certification fee and have 30 hours of continuing education every 2 years (including program on CFP Board's Standards of Professional Conduct).

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

Shaefer W. Oshefsky 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.