Item 1- Cover Page

Brochure Supplement

Steve Crispigna

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

Item 2- Educational Background and Business Experience

Steve Crispigna was born in 1957, graduated from the University of Alabama with a Bachelor of Science Degree in Commerce Business Administration in 1981, and became a Certified Financial Planner in 1986 and a Chartered Financial Consultant in 1987. Steve has been a registered representative with Harbour Investments, Inc. since October of 1989.

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 certification, you must have 30 hours of continuing education every 2 years (including a program on CFP Board's Standards of Professional Conduct).

To become a Chartered Financial Consultant (ChFC) requires the successful completion of ten courses on investment planning through the American College, with each course followed by a three hour exam.

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

Steve Crispigna 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.

Steve is licensed as an associated person of McVean Trading & Inv., LLC in Memphis, Tennessee. This license allows him to place assets to trade futures under the discretion of professional traders at McVean.

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.