

Item 1- Cover Page

Brochure Supplement

Steven R. Klescewski

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Investment Adviser

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This Brochure Supplement provides information about Steven R. Klescewski 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 Steven R Klescewski is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Steven R. Klescewski was born in 1962, graduated from Northeast Technical Institute in Green Bay, WI with a 2 year Police Science Degree and a 4 year Bachelor of Science Degree in Pastoral Ministry, worked as a financial advisor at the Kohler Credit Union in Kohler, WI from 1997 - 2007, and is currently working as a Financial advisor at Oostburg Financial Services in Oostburg, WI. Steven has been a registered representative with Harbour Investments, Inc. since August of 2007.

In 2007, Steven acquired a Chartered Retirement Planning Counselor designation (CRPC). This was administered by the College for Financial Planning, a 6 month course which was approved after controlled examination in Milwaukee, WI. To keep this designation, 16 credit hours of continuing education classes must be completed annually. These ongoing classes must be approved by the College for Financial Planning.

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

Steven R. Klescewski 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.