Item 1- Cover Page

Brochure Supplement

Todd McCaffray, CFP®

120 5th Ave S # B

Edmonds, WA 98020

(425) 775-6131

Investment Adviser

Harbour Investments, Inc.

575 D'Onofrio Dr., Suite 300 Madison WI 53719

(608) 662-6100

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

Item 2- Educational Background and Business Experience

Todd was born in 1990; he attended Gonzaga University. Todd has been in the securities industry since 2014, with Equity Services from 2014 to 2017 and as a Retirement Plan Consultant with Kestra Investment Services (2017 to 2022) and Kestra Advisory Services (2020 to 2022).

Todd can refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional, or a CFP® professional. To be certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"), one must hold a bachelor's degree from an accredited college or university, complete financial planning education requirements set by the CFP Board, successfully complete the CFP Board certification exam, complete 6,000 hours of professional experience related to the personal financial planning process, and successfully pass the candidate fitness standards where one agrees to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"). To maintain the certification, one must complete 30 hours of continuing education every 2 years.

Todd is currently a Registered Representative and Investment Advisor Representative with Harbour Investments, Inc.

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

Todd McCaffray 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.