

Item 1- Cover Page

Brochure Supplement

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

Item 2- Educational Background and Business Experience

Maarten Kerstens was born in 1989; Maarten attended Florida International University where he received his Bachelor of Business Administration. He received his Master of Global Management from Thunderbird University. Maarten started at Vanguard in 2013 and most recently worked there as a Financial Advisor Manager. He joined Thompson Wealth Management in 2025. Maarten is currently an Investment Advisor Representative with Harbour Investments, Inc.

Maarten is a CERTIFIED FINANCIAL PLANNER™ professional. To earn the certification, you must complete an advanced college-level course that addresses subject areas including insurance planning, risk management, employee benefits planning, income tax, retirement and estate planning. You must pass the comprehensive examination, complete at least three years of full-time financial planning or the equivalent and agree to be bound by standards of professional conduct for CFP® professionals. Individuals who become certified must complete 30 hours of continuing education every two years, including two hours of ethics continuing education.

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

Maarten Kerstens 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. 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.