Item 1- Cover Page

Brochure Supplement

Kyle Gilbertson, CFP®

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

Item 2- Educational Background and Business Experience

Kyle Gilbertson was born in 1993; He attended the University of Wisconsin – Milwaukee where he received a bachelor's degree. Kyle started at Baird in 2017 and worked as an Associate Financial Advisor, Client Specialist, and PWM Transition Specialist. Kyle is currently an Investment Advisor Representative with Harbour Investments, Inc.

Kyle is a Certified Financial Planner (CFP®).

Certified Financial Planner (CFP®) requirements include a bachelor's degree or higher from an accredited college and three full years of personal financial planning experience or equivalent, completion of a CFP Board approved education program in personal financial planning, a proctored final examination and
adhering to the CFP Board's Standards of Professional Conduct. To maintain the designation, 30 hours of continuing education are required every two years, including two hours of ethics CE.

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

Kyle Gilbertson 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.

Kyle is an independent insurance agent.

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.