

Item 1- Cover Page

Brochure Supplement

Callee Berry, RICP®
145 N. Commercial Street
Neenah, WI 54956
(920) 969-0717

Investment Adviser

Harbour Investments, Inc.

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

608-662-6100

March 20, 2026, 2026

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

Item 2- Educational Background and Business Experience

Callee Berry was born in 1999; She attended the University of Wisconsin – Oshkosh and earned an Associate of Arts and Sciences degree. Callee has been in the securities industry since 2021 at Keystone Financial. Callee is currently an Investment Advisor Representative with Harbour Investments, Inc.

RICP® - Retirement Income Certified Professional

The RICP® designation provides comprehensive instruction on building integrated and thorough retirement income plans. A key focus is understanding, choosing, and executing a strategy for generating sustainable income from available resources. The RICP® is issued by The American College. Prerequisites require three years of full-time personal financial planning experience or equivalent. The designee is required to complete three online or self-study modules complete with proctored, closed book exams. In addition, the designee is required to complete 15 hours of continuing education every two years.

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

Callee Berry 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.