Item 1- Cover Page

Brochure Supplement

Benjamin E. DeRemer

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Investment Adviser

Harbour Investments, Inc.

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10/1/2026

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

Item 2- Educational Background and Business Experience

Benjamin DeRemer was born in 1983; He received his Bachelor of Science from the University of Wisconsin – La Crosse in 2006. Ben has been a Registered Representative with Harbour Investments, Inc. since 2019. He has been insurance licensed in Wisconsin for Property & Casualty since 2016 and Life since 2012. Ben is currently an 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

Benjamin DeRemer 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.

The DeRemer Agency – DBA

Independent Insurance Agent

DeRemer Agency | W240 N1221 Pewaukee Road, Waukesha, WI 53188 | Employee | Description: Prepare taxes | Beginning 1/2016 | 40 hours a month, 10 during trading hours | Paid position | Not investment related

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.