Item 1- Cover Page

Brochure Supplement

Benjamin Dru Martin

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This Brochure Supplement provides information about Benjamin Dru Martin 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.info@harbourinv.com

Additional information about Benjamin Dru Martin is available on the SEC's website at www.adviserinfo.sec.gov.www.adviserinfo.sec.gov

Item 2- Educational Background and Business Experience

Benjamin Dru Martin was born in 1983. He earned a Master of Business Administration in Finance from the University of Nebraska in 2001. Benjamin also earned a Bachelor of Science in Agriculture Turf Management from Western Kentucky University in 2005. From 2017 to 2025, he served as a Division Sales Manager with Liggett Vector Brands. From 2025 to 2026, he served as a Financial Solutions Advisor with Merrill Lynch. Benjamin Dru Martin 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 Dru Martin 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.

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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.