

Form ADV Part 2A  
**Harbour Wealth Partners**

*Cover Page*

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Harbour Wealth Partners  
9850 Westpoint Drive, Suite 300  
Indianapolis, IN 46256

(317) 579 – 4844

WEBSITE: [www.livewellsleepwell.com](http://www.livewellsleepwell.com)

EMAIL CONTACT: [eric.welch@livewellsleepwell.com](mailto:eric.welch@livewellsleepwell.com)

This document was last revised on September 13, 2018.

This Form ADV Part 2A (Investment Advisor Brochure) gives information about the investment advisor and its business for the use of clients and prospective clients. If you have any questions about the contents of this brochure, please contact us using one of the methods listed above. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority. Registration is mandatory for all persons meeting the definition of investment advisor and does not imply a certain level of skill or training.

Additional information about our firm is available on the SEC’s website at: [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

*Material Changes*

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Material changes to the ADV Brochure will be provided as a separate document to clients who have received previous versions of the brochure.

*Financial Planning offered through Harbour Wealth Partners, Inc., a Registered Investment Advisor, not affiliated with LPL Financial.*

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## Advisory Business

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### Advisory Firm

Harbour Wealth Partners (formerly Executive Financial Advisors, Inc) has been providing investment advisory services since 1997. Larry A. Lyday founded Executive Financial Advisors, Inc. in 1986. Eric M. Welch has been the President since June, 2018 and has been in the financial services industry since 1995.

### Advisory Services

Harbour Wealth Partners provides Personal Advisory Services (PAS), commonly *Financial Plans*, to individuals and families. Plans are developed consistent with the individual client's objectives, financial and tax status, and risk/reward profile. Services may be comprehensive or segmented. Advice can focus on investments, insurance, taxes, and/or estate plans, including “special needs” considerations.

Services provided are based on the individual needs of the client. An initial interview and data gathering questionnaire is undertaken to determine the client's financial situation and investment and planning objectives. Prior to engagement the client has the opportunity to limit the scope of the engagement to those areas most germane to achieving determined objectives. Planning services provided by Harbour Wealth Partners and its associated persons or IA Representatives do not include asset based investment advisory or management services. The client is free to implement recommendations with any investment advisor, broker or insurance agent they choose. A client may choose to engage associated persons for such services, in which case they will provide such services in their capacity as Registered Representatives/Investment Advisor Representatives of LPL Financial. Please review carefully further disclosures and conflicts of interest identified later in this document.

## ***Fees and Compensation***

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Fees for Personal Advisory Services are hourly fees with the total estimated in advance. The total fee amount, minimum \$300, is based upon the scope of engagement, to be defined in an Engagement Agreement. Half the estimated fee is payable upon signing the Engagement Agreement. Hourly fee accounting will be provided monthly with balances due upon receipt. Services will cease upon completion of the scope of engagement. PAS plan updates may be applicable over time. In such a circumstance, a separate, newly developed Engagement Agreement will be proposed.

Fees for Business Advisory Services (BAS) are hourly fees with the total estimated in advance. The total fee amount, minimum \$400, is based upon the scope of the engagement, to be defined in an Engagement Agreement. Half the estimated fee is payable upon signing the Engagement Agreement. Hourly fee accounting will be provided monthly with balances due upon receipt. Services will cease upon completion of the scope of engagement. BAS plan updates may be applicable over time. In such a circumstance, a separate newly developed Engagement Agreement will be proposed. When ongoing services are applicable and agreed upon, a separate Agreement, quoting a fee to be billed quarterly, will be executed annually.

Fees for Personal CFO Services are 1) a flat Annual Fee, billed quarterly and/or 2) an Hourly Fees billed quarterly.

The Annual Fee for Personal CFO Services will be based upon services the client chooses to incorporate into the annual Engagement Agreement. A “menu” of typical services is listed below. A new engagement agreement, defining the scope of service, will be executed annually. For some services, outside experts may be engaged and paid by Harbour Wealth Partners; this will be disclosed, as applicable, in the annual Engagement Agreement.

- Subscription to Personal Financial Dashboard
- Important document electronic vaulting
- Twice annual communication/consultation with client’s tax preparer including electronic delivery of available tax reporting documents
- Annual confirmation of asset titling, beneficiary designations and communication with estate planning attorney when appropriate

An estimate of total fees for a project or service will be provided in advance of executing an Engagement Agreement. Various hourly rates apply as determined by the person performing the service. Current hourly rates are identified below.

<b>IA Representatives:</b>	<b>Hourly Rate:</b>
<i>Eric Welch</i>	<i>\$290</i>
<i>Larry Lyday</i>	<i>\$250</i>
<i>Antenielle Bell</i>	<i>\$150</i>
<b>Administrative Staff:</b>	
<i>Administrative Staff</i>	<i>\$40</i>

### ***Fees and Compensation (continued)***

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Fees payable upon signing the Engagement Agreement and be applied as a credit in the monthly invoice for services provided. A billing invoice will be sent monthly during the term of engagement with an hourly accounting. In the unlikely event the scope of an engagement lasts more than 12 months a new agreement will be executed. This “follow-on” engagement will not require an additional payment upon execution.

Fees, described above, are for advisory planning services only and do not include any asset management fees, asset based investment advisory fees, transaction fees or commissions, which may be charged separately by an investment advisor or a broker/dealer custodial firm. See the section heading Brokerage Practices for more information.

Harbour Wealth Partners does not provide asset based investment advisory services to individuals involving the purchase or sale of securities on a discretionary or non-discretionary basis and receives no asset based fees directly from its clients. Supervised persons (IA Reps), including Eric Welch, Larry Lyday and Antenielle Bell are Investment Advisory Representatives of LPL Financial, a Registered Investment Advisor. Any asset based fees received by supervised persons of Harbour Wealth Partners above are received as Investment Advisor Representatives of LPL Financial. A Brochure for such services is provided, as applicable, separately.

With one exception, all fees associated with Harbour Wealth Partners Advisory Services will be directly billed to and paid by the client. Payment of ongoing flat quarterly fees under a Personal CFO Services Engagement Agreement may be paid direct by the client, or the client may authorize a custodian holding client funds and securities to deduct and forward Harbour Wealth Partners’ annually agreed upon flat quarterly fees directly from a client’s account. The custodian will provide periodic account statements to the client. Such statements will reflect all fee payments to Harbour Wealth Partners. It is the client’s responsibility to verify the accuracy of the fee payment. The custodian will not determine whether the fee is properly calculated.

Fees, flat and hourly, for Personal Advisory Services (PAS), Business Advisory Services (BAS) and Personal CFO Services provided by Harbour Wealth Partners are quoted in advance, and included in an Engagement Agreement to be executed by the client and the firm. Each Engagement Agreement is limited to 12 months in duration but may be continued in a separately executed “follow-on” Agreement. The fees associated with each agreement are negotiable only prior to execution.

Fees are not collected for services to be performed more than six months in advance.

Advisory services similar to those offered by us may be found elsewhere at lower rates.

The client may terminate the Engagement Agreement at any time and a refund of the unearned fees will be made based on time and effort expended before termination. An Engagement Agreement for Personal Advisory Services and/or Business Advisory Services terminates upon delivery of the plan or services; at this time no refunds will be made.

The client may terminate the Engagement Agreement for Personal CFO Services at any time and a refund of unearned fees less yet to be invoiced hourly fees will be made. An Engagement Agreement for Personal CFO Services terminates after 12 months. A separate continuing agreement may be executed.

The Engagement Agreement contains a pre-dispute arbitration clause. Client understands that the agreement to arbitrate does not constitute a waiver of the right to seek a judicial forum where such a waiver would be void under the federal securities laws. Arbitration is final and binding on the parties.

## ***Performance-Based Fees and Side-By-Side Management***

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Harbour Wealth Partners does not charge performance-based fees, which are based on gains in the client's account(s).

## ***Types of Clients***

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Harbour Wealth Partners provides financial advisory planning services to individuals, families, pension and profit sharing plans and other ERISA accounts, trusts, estates, and business entities.

Harbour Wealth Partners may charge fees to Plan (ERISA and IRA) clients, if and only if, Harbour Wealth Partners and/or "related persons" are not involved in securities transactions for those clients. Securities transactions include mutual funds, brokerage business, unit investment trusts, limited partnerships and/or other variable products. Harbour Wealth Partners does not provide ongoing investment supervisory services.

Each client that is a Plan has a named fiduciary (Harbour Wealth Partners and "related persons" are not, and cannot serve as a fiduciary.) The Plan fiduciary is solely responsible for determining whether a particular security is an appropriate investment for the Plan in light of the Plan's overall investment objectives. The Plan fiduciary must make the investment decisions about the purchase of any products based upon his or her understanding of the Plan's needs and objectives, and Harbour Wealth Partners is in no way responsible for any investment decisions. The Plan fiduciary is free to seek advice about the appropriateness of any investment for the Plan.

There is no minimum account size, investment assets or net worth for clients to engage Harbour Wealth Partners for Personal Advisory Services, Business Advisory Services or Personal CFO Services.

## ***Methods of Analysis, Investment Strategies, and Risk of Loss***

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By its nature, financial planning looks to the long-term. After the client's short-term cash needs and emergency fund is evaluated, investment and insurance strategies are designed to help the client achieve his or her financial goals. Casualty insurance (e.g. homeowner's, auto, liability, etc.) is reviewed only at the client's request, and would be best provided by an outside casualty firm.

While there is risk in all investments, some carry a greater degree of risk or higher costs. There is no guarantee that the investment strategy selected for the client will result in the client's goals being met, nor is there any guarantee of profit or protection from loss. For recommended investments sold by prospectus, clients should read the prospectus in full.

Harbour Wealth Partners is disclosing those risks and opportunities for recommended investment strategies or for particular types of securities typically recommended.

- Debt securities (bonds) are subject to interest rate risk, default risk and potentially currency fluctuation.
- High yield securities are corporate debt securities rated below investment grade and as a result have a higher risk of default.

- The timing of buys and sells has its own set of risks. As a general rule, Harbour Wealth Partners does not provide “timing” recommendations.
- There are tax consequences for short-term trading wherein capital gains are taxed as ordinary income. The tax implication of any investment and overall asset allocation is an important component of the investment strategy and are considered in our recommendations.
- Our investment style is based upon long-term objectives and a focus on overall portfolio risk as measured by volatility or standard deviation of portfolio returns. This strategy may result in lower total returns during periods of relatively strong stock market performance.
- “Alternative Investments” are incorporated, where appropriate, in our portfolio recommendations. Defined as securities which are not considered stocks, bonds (debt securities) or cash (including equivalents), alternative investments have individual sets of risks, and often involve limited liquidity and higher fees. Many are “sold” by prospectus, and we recommend a thorough review of the risks and costs disclosed therein prior to investing.
- Structured products are a basket of investments that combine the upside potential of equity with the downside protections of fixed income. Structured products are complex and difficult for the average investor to understand. Structured products are used to hedge and speculate; care should be taken to understand what objectives are being met by an investment in these securities.
- Annuities, variable and fixed, offered by insurance companies, provide certain potential advantages to an investor. These advantages come at a relatively high cost. Again, risks and costs should be fully understood prior to purchasing an annuity.

### ***Disciplinary Information***

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An investment advisor must disclose material facts about any legal or disciplinary event that is material to a client’s evaluation of the advisory business or of the integrity of its management personnel. Harbour Wealth Partners does not have any disclosure items.

### ***Other Financial Industry Activities and Affiliations***

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Harbour Wealth Partners is not, but Investment Advisory Representatives (IA Reps) of the firm are licensed as securities salespersons (“Registered Representatives”), Investment Advisory Representatives and insurance agents, and are in the business of selling securities and insurance products. The sale of these products account for approximately 80% of time allocated.

IA Reps of Harbour Wealth Partners are associated with LPL Financial as Registered Representatives and Investment Advisor Reps. LPL Financial is a general securities broker/dealer having membership in the Financial Industry Regulatory Authority. LPL Financial is a diversified financial services company engaged in the design and sale of investment products. Associated persons of Harbour Wealth Partners may recommend securities, asset management, or insurance products offered by LPL Financial or its affiliates. If clients purchase these products through them, they will receive the normal commissions or fees. Thus, a conflict exists between our interests and those of advisory planning clients. The client is under no obligation to purchase products recommended, or to purchase products through LPL Financial.

IA Reps of the firm are licensed with several life, disability, and other insurance companies. Insurance products offered by these companies may be recommended. If clients purchase these products through them, they will receive the normal commissions. Thus a conflict of interest exists between our interests and those of advisory planning clients. The client is under no obligation to purchase products recommended, or to purchase products through these insurance companies.

## *Code of Ethics, Participation or Interest In Client Transactions, and Personal Trading*

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### *Code of Ethics*

Harbour Wealth Partners maintains a Code of Ethics. The Code of Ethics sets forth standards of conduct expected of advisory personnel; requires compliance with federal securities laws; and, addresses conflicts that arise from personal trading by advisory personnel. Clients may request a copy of the Code of Ethics.

### *Participation or Interest in Client Transactions*

IA Reps/registered representatives do not recommend to their clients, the purchase of limited partnerships or mutual funds that are sponsored by Harbour Wealth Partners or affiliated companies.

### *Personal Trading*

At times Harbour Wealth Partners and/or its IA Reps may take positions in the same securities as clients, and we will try to avoid conflicts with clients. The firm and its IA Reps will generally be “last in” and “last out” for the trading day when trading occurs in close proximity to client trades. We will not violate our fiduciary responsibilities to our clients. Scalping (trading shortly ahead of clients) is prohibited. Should a conflict occur because of materiality (i.e. a thinly traded stock), disclosure will be made to the client(s) at the time of trading. Incidental trading not deemed to be a conflict (i.e. a purchase or sale which is minimal in relation to the total outstanding value, and as such would have negligible effect on the market price), would not be disclosed at the time of trading.

### *Principal Trades*

Harbour Wealth Partners does not act as a principal for its self, buying securities or selling securities it owns to any client.

### *Agency Cross Transactions*

Harbour Wealth Partners will not affect agency cross transactions on behalf of clients.

## ***Brokerage Practices***

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### ***Selection or recommendation of broker/dealers***

Because the principal and IA Reps of Harbour Wealth Partners are registered representatives with LPL Financial, if clients freely choose to implement advice through them, the broker/dealer is LPL Financial. LPL Financial performs "due diligence" on mutual funds, limited partnerships, and insurance products. Only those investments that meet firm requirements will be on the LPL Financial "approved product list" and be offered for sale to clients.

For investment allocation recommendations it is recommended, and clients may choose to implement trades and maintain custody of assets through LPL Financial. Clients may pay transaction fees to LPL Financial for the purchase of "no-load" and "load-waived" funds, individual equity and debt securities and certain alternative investments. LPL Financial provides the client with consolidated statements.

Harbour Wealth Partners, its principal and its IA Reps are affiliated with LPL Financial. If, at the clients discretion, investment advisory services and /or brokerage transactions are executed through LPL Financial and its representatives, compensation will be received by the principal and IA Reps of Harbour Wealth Partners.

Planning Advisory clients of Harbour Wealth Partners are free to execute recommendations with any broker/dealer or Registered Investment Advisor they choose.

### ***Soft Dollar Practices***

Harbour Wealth Partners may receive compensation from LPL Financial in the form of research, products or services ("soft dollars"). When a firm uses client brokerage commissions to obtain soft dollars, the firm receives a benefit by not having to produce or pay for such items. A firm may have an incentive to select or recommend a broker/dealer based on soft dollars received, rather than best execution for the client.

### ***Client Referrals from Brokers***

Harbour Wealth Partners generally does not receive client referrals from brokers. In the event of such a circumstance, a recommendation to maintain the existing broker/dealer relationship is likely. In maintaining the existing broker/dealer relationship, a conflict of interest may exist in obtaining best execution by Harbour Wealth Partners on behalf of the client. A conflict of interest may exist in obtaining future referrals from a broker/dealer if Harbour Wealth Partners did not maintain these existing relationships.

## ***Brokerage Practices (continued)***

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### ***Directed Brokerage***

Client may direct brokerage to a specified broker/dealer other than the firm recommended by Harbour Wealth Partners. It is up to the client to negotiate the commission rate, as Harbour Wealth Partners will not. The client may not be able to negotiate the most competitive rate. As a result, the client may pay more than the rate available through the broker/dealer used by Harbour Wealth Partners.

### ***Trade Aggregation***

As Harbour Wealth Partners provides planning advice only, trade aggregation is not a function of its engagement.

### ***Review of Accounts***

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The Personal Advisory Services and Business Advisory Services are based upon a snapshot in time and no ongoing reviews are conducted. We recommend clients re-engage us periodically to update the plan. Ongoing Personal CFO Services are fundamentally a convenience service and do not involve a review of individual investment strategies.

### ***Client Referrals & Other Compensation***

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#### ***Referral Fees Paid***

Harbour Wealth Partners does not provide compensation for referrals from clients, brokers or any other source.

### ***Custody***

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Harbour Wealth Partners does not take custody of client funds.

Clients will receive account statements at least quarterly from the broker-dealer or other qualified custodian. Client is urged to compare custodial account statements against statements prepared by Harbour Wealth Partners for accuracy. Minor variations may occur because of reporting dates, accrual methods of interest and dividends, and other factors. The custodial statement is the official record of your account for tax purposes.

### ***Investment Discretion***

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Harbour Wealth Partners does not have discretion over any client accounts.

Harbour Wealth Partners will not have authority to withdraw funds or to take custody of client funds or securities, other than under the terms of the Fee Payment Authorization clause in the Agreement with the client.

The client will designate the broker/dealer to be used for trading and custodial services.

### ***Voting Client Securities***

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Harbour Wealth Partners does not vote proxies. It is the client's responsibility to vote proxies. Clients will receive proxy materials directly from the custodian. Questions about proxies may be made via the contact information on the cover page.

### ***Financial Information***

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An investment advisor must provide financial information if a threshold of fee prepayments is met; there is a financial condition likely to impair the ability to meet contractual commitments; or, a bankruptcy within the past ten years. Harbour Wealth Partners does not have any of these disclosure requirements.

### ***Requirements for State Registered Advisors***

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*State Securities Authorities* require additional disclosure information on individual executive officers of the firm and IA Representatives. This information has been provided on forms ADV Part II Supplement, attached here.

**Form ADV Part 2B  
Brochure Supplement  
Harbour Wealth Partners  
IA Rep Eric M. Welch**

*Cover Page*

Name of Supervised Person/IA Rep	Eric M. Welch
Address	9850 Westpoint Drive, Suite 300 Indianapolis, IN 46256
Phone Number	(317) 579-4844, ext. 110
Date of Last Revision	June 8, 2018

Name of Registered Investment Advisor	Harbour Wealth Partners
Address	9850 Westpoint Drive, Suite 300 Indianapolis, IN 46256
Phone Number	(317) 579-4844
Website Address	<a href="http://www.livewellsleepwell.com">www.livewellsleepwell.com</a>

This Brochure Supplement provides information about Eric M. Welch that supplements the Harbour Wealth Partners brochure. You should have received a copy of that brochure. Please contact Eric M. Welch if you did not receive Eric M. Welch's brochure or if you have any questions about the contents of this supplement. Additional information about Eric M. Welch is available on the SEC's website at: [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

## ***Educational Background and Business Experience***

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### ***Education and Business Background***

Name: Eric M. Welch

Year of Birth: 1971

Education: Indiana University, Bloomington, IN – BA, Economics  
1993

Business: Harbour Wealth Partners, President & Owner  
06/2018 - present  
Harbour Wealth Partners (Formerly Executive Financial Advisors, Inc)  
1995 - present  
LPL Financial LLC, Registered Representative & Investment Advisor Representative  
2000 – present  
D. F. C., Indianapolis, IN, Sales Management  
1993 - 1997

### ***Disciplinary Information***

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An investment advisor and its supervised persons (IA Reps) must disclose material facts about any legal or disciplinary event that is material to a client's evaluation of the advisory business or of the integrity of the IA Rep. Eric M. Welch does not have any disclosure items.

### ***Other Business Activities***

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Eric M. Welch is in the business of giving investment advice for a fee, selling securities and selling insurance. These business activities represent approximately 90% of time and income. More details of these activities are described below.

Eric M. Welch is associated with LPL Financial as a Registered Representative and IA Rep. LPL Financial is a general securities broker/dealer having membership in the Financial Industry Regulatory Authority. He may recommend securities, asset management, or insurance products offered by LPL Financial or its affiliates. If clients purchase these products through him, he will receive the normal commissions or fees. Thus, a conflict exists between our interests and those of advisory clients. The client is under no obligation to purchase products recommended, or to purchase products either through him or through LPL Financial.

Eric M. Welch is licensed with several life, disability, and other insurance companies. Insurance products offered by these companies may be recommended. If clients purchase these products through him, he will receive the normal commissions. Thus a conflict of interest exists between our interests and those of advisory clients. The client is under no obligation to purchase products recommended, or to purchase products either through him or through these insurance companies.

### ***Additional Compensation***

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As a Registered Representative of LPL Financial, Eric M. Welch will be compensated for effecting securities transactions on the normal commission schedule.

Eric M. Welch may recommend mutual funds or variable annuities that pay commissions (including 12(b)-1 fees “trails” or other compensation) from the respective product sponsor. All allowable compensation is disclosed in the prospectus.

### ***Supervision***

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Eric M. Welch formulates his own investment advice. As Chief Compliance Officer, he monitors portfolios for investment objectives and other supervisory reviews. Eric M. Welch may be contacted at the phone number of the main office as shown on the cover page.

### ***State Registered Advisors***

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An investment advisor and its supervised persons (IA Reps) must disclose material facts about any legal or disciplinary event that is material to a client’s evaluation of the advisory business or of the integrity of the IA Rep. Eric M. Welch does not have any disclosure items.

**Form ADV Part 2B**  
**Brochure Supplement**  
**Harbour Wealth Partners**  
**IA Rep Larry A. Lyday**

*Cover Page*

Name of Supervised Person/IA Rep	Larry A. Lyday
Address	9850 Westpoint Drive, Suite 300 Indianapolis, IN 46256
Phone Number	(317) 579-4844, ext. 105
Date of Last Revision	June 8, 2018

Name of Registered Investment Advisor	Harbour Wealth Partners
Address	9850 Westpoint Drive, Suite 300 Indianapolis, IN 46256
Phone Number	(317) 579-4844
Website Address	<a href="http://www.livewellsleepwell.com">www.livewellsleepwell.com</a>

This Brochure Supplement provides information about Larry A. Lyday that supplements the Harbour Wealth Partners brochure. You should have received a copy of that brochure. Please contact Eric M. Welch if you did not receive Larry A. Lyday's brochure or if you have any questions about the contents of this supplement. Additional information about Larry A. Lyday is available on the SEC's website at: [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

## ***Educational Background and Business Experience***

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### ***Education and Business Background***

Name: Larry A. Lyday, ChFC, CLU

Year of Birth: 1948

Education: American College – Chartered Financial Consultant - ChFC  
1981  
American College – Chartered Life Underwriter - CLU  
1978

Business: Harbour Wealth Partners (Formerly Executive Financial Advisors, Inc)  
1997 - present  
LPL Financial LLC, Registered Representative & Investment Advisor Representative  
2000 – present  
Executive Financial Advisors, Inc., Indianapolis, IN, President  
1986 - 1997  
MML Investors Services, Inc., Boston, MA, Registered Rep & IA Rep  
1990 – 2000  
Mass Mutual Life Insurance Company, Boston Mass, Agent  
1990 - 2000  
ManEquity, Inc, Registered Representative  
1993 - 2000

### ***Disciplinary Information***

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An investment advisor and its supervised persons (IA Reps) must disclose material facts about any legal or disciplinary event that is material to a client's evaluation of the advisory business or of the integrity of the IA Rep. Larry A. Lyday does not have any disclosure items.

### ***Other Business Activities***

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Larry A. Lyday is in the business of giving investment advice for a fee, selling securities and selling insurance. These business activities represent approximately 90% of time and income. More details of these activities are described below.

Larry A. Lyday is associated with LPL Financial as a Registered Representative and IA Rep. LPL Financial is a general securities broker/dealer having membership in the Financial Industry Regulatory Authority. He may recommend securities, asset management, or insurance products offered by LPL Financial or its affiliates. If clients purchase these products through him, he will receive the normal commissions or fees. Thus, a conflict exists between our interests and those of advisory clients. The client is under no obligation to purchase products recommended, or to purchase products either through us or through LPL Financial.

Larry A. Lyday is licensed with several life, disability, and other insurance companies. Insurance products offered by these companies may be recommended. If clients purchase these products through him, he will receive the normal commissions. Thus a conflict of interest exists between our interests and those of advisory clients. The client is under no obligation to purchase products recommended, or to purchase products either through him or through these insurance companies.

### ***Additional Compensation***

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As a Registered Representative of LPL Financial, Larry A. Lyday will be compensated for effecting securities transactions on the normal commission schedule.

Larry A. Lyday may recommend mutual funds or variable annuities that pay commissions (including 12(b)-1 fees “trails” or other compensation) from the respective product sponsor. All allowable compensation is disclosed in the prospectus.

### ***Supervision***

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Larry A. Lyday formulates his own investment advice. He is supervised by Eric M. Welch. Eric M. Welch, Chief Compliance Officer, monitors portfolios for investment objectives and other supervisory reviews. Eric M. Welch may be contacted at the phone number of the main office as shown on the cover page.

### ***State Registered Advisors***

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An investment advisor and its supervised persons (IA Reps) must disclose material facts about any legal or disciplinary event that is material to a client’s evaluation of the advisory business or of the integrity of the IA Rep. Larry A. Lyday does not have any disclosure items.

**Form ADV Part 2B  
Brochure Supplement  
Harbour Wealth Partners  
IA Rep Antenielle M. Bell**

*Cover Page*

Name of Supervised Person/IA Rep	Antenielle M. Bell
Address	1001 Venice Ave. Southlake, TX 76092
Phone Number	(317) 579-4844, ext. 111
Date of Last Revision	June 8, 2018

Name of Registered Investment Advisor	Harbour Wealth Partners
Address	9850 Westpoint Drive, Suite 300 Indianapolis, IN 46256
Phone Number	(317) 579-4844
Website Address	<a href="http://www.livewellsleepwell.com">www.livewellsleepwell.com</a>

This Brochure Supplement provides information about Antenielle M. Bell that supplements the Harbour Wealth Partners brochure. You should have received a copy of that brochure. Please contact Eric M. Welch if you did not receive Antenielle M. Bell's brochure or if you have any questions about the contents of this supplement. Additional information about Antenielle M. Bell is available on the SEC's website at: [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

## ***Educational Background and Business Experience***

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### ***Education and Business Background***

Name: Antenielle M. Bell

Year of Birth: 1978

Education: Purdue University – Bachelor of Science in Technology  
08/1996 – 12/2000

Business: Harbour Wealth Partners, Investment Advisor Representative  
09/2014 - present  
LPL Financial LLC, Registered Representative & Investment Advisor Representative  
06/2012 – present  
Edward Jones, Registered Representative & Investment Advisor Representative  
06/2005 – 05/2012  
Simulex Inc., Marketing Director & Public Relations  
10/2003 – 05/2005  
Premier Properties, Marketing Coordinator  
02/2003 – 10/2003  
Purdue University – Marketing & Instructional Technology  
02/2001 – 02/2003

### ***Disciplinary Information***

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An investment advisor and its supervised persons (IA Reps) must disclose material facts about any legal or disciplinary event that is material to a client's evaluation of the advisory business or of the integrity of the IA Rep. Antenielle M. Bell does not have any disclosure items.

### ***Other Business Activities***

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Antenielle M. Bell is in the business of giving investment advice for a fee, selling securities and selling insurance. These business activities represent approximately 90% of time and income. More details of these activities are described below.

Antenielle M. Bell is associated with LPL Financial as a Registered Representative and IA Rep. LPL Financial is a general securities broker/dealer having membership in the Financial Industry Regulatory Authority. Antenielle may recommend securities, asset management, or insurance products offered by LPL Financial or its affiliates. If clients purchase these products through her, she will receive the normal commissions or fees. Thus, a conflict exists between our interests and those of advisory clients. The client is under no obligation to purchase products recommended, or to purchase products either through us or through LPL Financial.

Antenielle M. Bell is licensed with several life, disability, and other insurance companies. Insurance products offered by these companies may be recommended. If clients purchase these products through her, she will receive the normal commissions. Thus a conflict of interest exists between our interests and those of advisory clients. The client is under no obligation to purchase products recommended, or to purchase products either through her or through these insurance companies.

### ***Additional Compensation***

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As a Registered Representative of LPL Financial, Antenielle M. Bell will be compensated for effecting securities transactions on the normal commission schedule.

Antenielle M. Bell may recommend mutual funds or variable annuities that pay commissions (including 12(b)-1 fees “trails” or other compensation) from the respective product sponsor. All allowable compensation is disclosed in the prospectus.

### ***Supervision***

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Antenielle M. Bell formulates her own investment advice. She is supervised by Eric M. Welch. Eric M. Welch, Chief Compliance Officer, monitors portfolios for investment objectives and other supervisory reviews. Eric M. Welch may be contacted at the phone number of the main office as shown on the cover page.

### ***State Registered Advisors***

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An investment advisor and its supervised persons (IA Reps) must disclose material facts about any legal or disciplinary event that is material to a client’s evaluation of the advisory business or of the integrity of the IA Rep. Antenielle M. Bell does not have any disclosure items.