Harbor Financial Group, Inc.
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www.harborfinancialgroup.com

# FORM ADV, Part 2B
# Brochure Supplement:  Elyse D. Foster, CFP®

Dated:  July 31, 2011

This brochure supplement provides information about Elyse D. Foster, CFP® that supplements the Harbor Financial Group, Inc. brochure.  You should have received a copy of that brochure.  Please contact Karen A. Didde if you did not receive Harbor Financial Group, Inc.'s brochure or if you have any questions about the contents of this supplement.

## Item 2: Educational Background and Business Experience

Elyse D. Foster, CFP® was born in 1954. Elyse graduated with a Bachelor of Arts degree in Political Science at the University of Colorado in 1977. She entered the financial planning field in 1982, earning her CERTIFIED FINANCIAL PLANNER™ certification in 1984. The CFP® certification is recognized in the United States and a number of other countries for its high standard of professional education, stringent code of conduct and standards of practice, and ethical requirements that govern professional engagements with clients. In order to use the CFP® certification marks, Elyse has met rigorous professional requirements, which include passing the CFP® Certification Examination, having at least three years of full-time personal financial planning experience, completing 31 hours of continuing education every two years and adhering to the CFP Board's code of ethics and standards.

Elyse is also a registered representative with Triad Advisors, Inc. and is licensed to sell securities for a fee. To qualify as a registered representative, Elyse passed Series 7, a general securities examination administered by the financial industry regulatory authority (FINRA), and Series 63, an exam which covers the principles of state securities regulations. Elyse also holds her Series 24 license which qualifies her to supervise investment branch activities.

Elyse was Vice President and Director of Operations with a large financial planning firm and also worked in investment banking prior to forming Harbor Financial Group, Inc. in 1988. Her role includes client relationship management, strategic planning, and investment direction and selection for the firm. Elyse's 30 years experience in financial markets helps her to integrate world political and economic events into investment and planning advisory.

## Item 3: Disciplinary Information

Elyse D. Foster has had no legal or disciplinary events to disclose.

## Item 4: Other Business Activities

As a registered representative and licensed insurance producer, Elyse D. Foster is paid commissions from the sale of select securities, i.e., alternative investments, and insurance products. These activities are included in the general business activities of Harbor Financial Group, Inc., and as such, commissions received are reported in Harbor's financial statements.

## Item 5: Additional Compensation

In addition to her compensation as an employee and owner of Harbor Financial Group, Inc., Elyse D. Foster receives trailing fees from deposits to the Scholar's Choice 529 education savings plan and commissions from the sale of insurance products and alternative investments, such as Real Estate Investment Trusts and limited partnerships.

## Item 6: Supervision

Elyse D. Foster is the Chief Compliance Officer and a member of the Investment Committee. Her advisory activities are governed by Harbor Financial Group, Inc.'s Code of Ethics in its Compliance Manual.

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# FORM ADV, Part 2B
## Brochure Supplement:  Karen A. Didde, CFP®

Dated:  July 31, 2011

This brochure supplement provides information about Karen A. Didde, CFP® that supplements the Harbor Financial Group, Inc. brochure.  You should have received a copy of that brochure.  Please contact Karen if you did not receive Harbor Financial Group, Inc.'s brochure or if you have any questions about the contents of this supplement.

## Item 2: Educational Background and Business Experience

Karen A. Didde, CFP® was born in 1960. She graduated with a Bachelor of Science degree in Finance at Kansas State University in 1983. Before joining Harbor in 2003, she held the position of Chief Financial Officer at an institutional investment company in Boulder and was a portfolio accountant at a prominent mutual fund company. Karen is a Wealth Manager at Harbor. She prepares financial plans, analyzes clients' insurance coverage and advises clients on various wealth management topics.

Karen is a CERTIFIED FINANCIAL PLANNER™ professional. The CFP® certification is recognized in the United States and a number of other countries for its high standard of professional education, stringent code of conduct and standards of practice, and ethical requirements that govern professional engagements with clients. In order to use the CFP® certification marks, Karen has met rigorous professional requirements, which include passing the CFP® Certification Examination, having at least three years of full-time personal financial planning experience, completing 31 hours of continuing education every two years and adhering to the CFP Board's code of ethics and standards.

## Item 3: Disciplinary Information

Karen A. Didde has had no legal or disciplinary events to disclose.

## Item 4: Other Business Activities

Karen A. Didde is not engaged in any investment-related business or occupation for compensation outside of Harbor Financial Group, Inc.

## Item 5: Additional Compensation

In addition to compensation as an employee of Harbor Financial Group, Inc., Karen A. Didde also receives commissions from the sale of insurance products.

## Item 6: Supervision

Elyse D. Foster is the person responsible for supervising Karen A. Didde. Elyse's phone number is 303-939-8788 and e-mail address is elyse@harborfinancialgroup.com. Karen is a member of the Investment Committee, which sets the investment protocol for client portfolios. The Investment Committee meets at least twice a month to review portfolios and recommend changes to investments or allocations as necessary. Karen also meets with Elyse prior to giving investment advice to clients.

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# FORM ADV, Part 2B
## Brochure Supplement:  Kevin McCulley, CFP®

Dated:  July 31, 2011

This brochure supplement provides information about Kevin McCulley, CFP® that supplements the Harbor Financial Group, Inc. brochure.  You should have received a copy of that brochure.  Please contact Karen A. Didde if you did not receive Harbor Financial Group, Inc.'s brochure or if you have any questions about the contents of this supplement.

## Item 2: Educational Background and Business Experience

Kevin McCulley, CFP® was born in 1985. He graduated with a Bachelor of Arts degree in International Relations with an emphasis on the Global Economy from the University of Colorado. Kevin joined Harbor Financial Group, Inc. in 2007. He serves as a Wealth Manager and portfolio analyst. He prepares financial plans and advises clients on various wealth management topics. He is also responsible for due diligence for alternatives investments and private equity.

Kevin is a CERTIFIED FINANCIAL PLANNER™ professional. The CFP® certification is recognized in the United States and a number of other countries for its high standard of professional education, stringent code of conduct and standards of practice, and ethical requirements that govern professional engagements with clients. In order to use the CFP® certification marks, Kevin has met rigorous professional requirements, which include passing the CFP® Certification Examination, having at least three years of full-time personal financial planning experience, completing 31 hours of continuing education every two years and adhering to the CFP Board's code of ethics and standards.

## Item 3: Disciplinary Information

Kevin McCulley has had no legal or disciplinary events to disclose.

## Item 4: Other Business Activities

Kevin McCulley is not engaged in any investment-related business or occupation for compensation outside of Harbor Financial Group, Inc.

## Item 5: Additional Compensation

In addition to compensation as an employee of Harbor Financial Group, Inc., Kevin McCulley receives commissions from the sale of alternative investments, such as Real Estate Investment Trusts and limited partnerships.

## Item 6: Supervision

Elyse D. Foster is the person responsible for supervising Kevin McCulley. Elyse's phone number is 303-939-8788 and e-mail address is elyse@harborfinancialgroup.com. Kevin is a member of the Investment Committee, which sets the investment protocol for client portfolios. The Investment Committee meets at least twice a month to review portfolios and recommend changes to investments or allocations as necessary. Kevin also meets with Elyse prior to giving investment advice to clients.

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# FORM ADV, Part 2B
## Brochure Supplement:  Jordan Kunz, CFA

Dated:  September 16, 2011

This brochure supplement provides information about Jordan Kunz that supplements the Harbor Financial Group, Inc. brochure.  You should have received a copy of that brochure.  Please contact Karen A. Didde if you did not receive Harbor Financial Group, Inc.'s brochure or if you have any questions about the contents of this supplement.

## Item 2: Educational Background and Business Experience

Jordan Kunz, CFA was born in 1984. He graduated with a Bachelor of Arts degree, majoring in Economics and minoring in Mathematics from Pomona College. Jordan joined Harbor Financial Group, Inc. in 2007. He is a Wealth Manager and portfolio analyst. He focuses on developing and maintaining new investment models and allocations, researching and valuing investments, directing separately managed accounts, prepares financial plans and advises clients on various wealth management topics.

Jordan has earned the right to use the Chartered Financial Analyst (CFA) designation. The CFA charter is a globally respected, graduate-level investment credential and awarded by the CFA Institute, the largest global association of investment professionals. According to the CFA Institute, to become a CFA charterholder, candidates must meet the following requirements: 1) pass three sequential, six-hour examinations; 2) have at least four years of professional investment experience; 3) become a member of the CFA Institute; 4) adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct on an annual basis.

## Item 3: Disciplinary Information

Jordan Kunz has had no legal or disciplinary events to disclose.

## Item 4: Other Business Activities

Jordan Kunz is not engaged in any investment-related business or occupation for compensation outside of Harbor Financial Group, Inc.

## Item 5: Additional Compensation

Jordan Kunz does not receive any additional compensation beyond his compensation at Harbor Financial Group, Inc.

## Item 6: Supervision

Elyse D. Foster is the person responsible for supervising Jordan Kunz. Elyse's phone number is 303-939-8788 and e-mail address is elyse@harborfinancialgroup.com. Jordan is a member of the Investment Committee, which sets the investment protocol for client portfolios. The Investment Committee meets at least twice a month to review portfolios and recommend changes to investments or allocations as necessary. Jordan also meets with Elyse prior to giving investment advice to clients.