

Item 1: Cover Page Supervised Person Brochure

Part 2B of Form ADV

John Perko



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Mears, MI 49436

PHONE: 586-781-6900

WEBSITE: www.cprinvestmentsinc.com

This brochure provides information about John Perko and supplements the CPR Investments Inc. brochure. You should have received a copy of that brochure. Please contact Perko if you did not receive CPR Investments Inc.'s brochure or if you have any questions about the contents of this supplement.

Perko will not provide investment advice to New York Clients. Additional information about Perko (CRD #2890960) is available on the SEC's website at www.adviserinfo.sec.gov.

November 17, 2017

Brochure Supplement (Part 2B of Form ADV)
Supervised Person Brochure

Principal Executive Officer
John Perko

- Year of birth: 1945
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Item 2: Educational Background and Business Experience

Educational Background:

- Western Michigan University, MA, 1975
- Bemidji State University, BA, 1968

Business Experience:

- CPR Investments Inc., Investment Advisor Rep, June 2017 to Present
 - CPR Financial Group LLC, Insurance Agent, June 2017 to Present
 - Ausdal Financial Partners, Registered Rep, June 2017 to Present
 - HBW Tax Services, Tax Preparer, January 2017 to Present
 - HBW Advisory Services, Investment Advisor Rep, January 2010 to June 2017
 - HBW Securities, Registered Representative, January 2006 to June 2017
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Item 3: Disciplinary Information

Criminal Action: None to report.

Administrative Proceedings: None to report.

Self-Regulatory Organization Proceedings: None to report.

Item 4: Other Business Activities Engaged In

John Perko is also a licensed insurance agent with CPR Financial Group LLC. Approximately 10% of Mr. Perko's time is spent in this practice. Mr. Perko is also a registered representative of Ausdal Financial Partners. Approximately 20% of his time is spent in this business. From time to time, he will offer clients products and/or services from this activity.

This represents a conflict of interest because it gives an incentive to recommend products and services based on the commission received. This conflict is mitigated by the fact that Mr. Perko has a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any products or services. Clients have the option to purchase these products or services through another insurance agent or broker dealer of their choosing.

Mr. Perko also works with HBW Tax Services as a Tax Preparer. Mr. Perko may offer this services to clients of CPR Investments Inc.

This represents a conflict of interest because it gives an incentive to recommend products and services in which Mr. Perko has a financial interest. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to place the best interest of the client first and the clients are not required to purchase any products or services. Clients

have the option to purchase these products or services through another tax preparer of their choosing.

Item 5: Additional Compensation

John Perko receives additional compensation as an insurance agent, tax preparer, and a registered representative.

Item 6: Supervision

John Perko is supervised by Charles P Reinhold sole owner and operator of CPR Investments Inc. The services offered by John Perko will consider client's risk tolerance by using a questionnaire to determine Asset allocation and recommend models/strategies for investment planning based on the risk tolerance score results. Clients are reminded quarterly to update CPR Investments Inc. of any changes in their risk tolerance. Charles Reinhold monitors all model/strategies offered by CPR Investments Inc. on a regular basis.

Charles Reinhold can be reached at 800-213-1164.