

Item 1: Cover Page Supervised Person Brochure

Part 2B of Form ADV

Kristin Menz-Yianni



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

Kristin Menz-Yianni will not provide investment advice to New York clients. Additional information about Kristin Menz-Yianni (CRD #5380251) 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**

Kristin Menz-Yianni

- Year of birth: 1980
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Item 2: Educational Background and Business Experience

Educational Background:

- Mary Washington College; BS, Mathematics and Business Administration; 2003

Business Experience:

- CPR Investments Inc, Investment Advisor Rep, January 2016 to present
 - CPR Financial Group LLC, Life Insurance Agent, January 2016 to present
 - CT Executive Benefits Group, Consultant, June 2003 - present
 - HBW Advisory Services LLC, Investment Advisor Rep, January 2010 – January 2016
 - HBW Securities LLC, Registered Representative, November 2007 – January 2016
 - HBW Insurance & Financial Services, Insurance Agent, November 2007 – January 2016
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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

Kristin Menz-Yianni is also a licensed insurance agent with CPR Financial Group LLC. Approximately 10% of Ms. Menz-Yianni's time is spent in this practice. From time to time, she 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 Ms. Menz-Yianni 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 of their choosing.

Kristin Menz-Yianni is a consultant with Titan Executive Benefits Group, this employment provides a substantial source of her income and involves a substantial amount of her time. This does not create a conflict of interest.

Item 5: Additional Compensation

Ms. Menz-Yianni's receives additional compensation as an insurance agent and as a consultant with CT Executive Benefits Group.

Item 6: Supervision

Kristin Menz-Yianni's is supervised by Charles P. Reinhold sole owner and operator of CPR Investments Inc. The services offered by Ms. Menz-Yianni 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.