

## Item 1: Cover Page Supervised Person Brochure

Part 2B of Form ADV

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Cyril B. Roseman, CFP®



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**WEBSITE: [www.cprinvestmentsinc.com](http://www.cprinvestmentsinc.com)**

This brochure provides information about Cyril B. Roseman and supplements the CPR Investments Inc. brochure. You should have received a copy of that brochure. Please contact Cyril B. Roseman about the contents of this supplement.

Mr. Roseman will not provide investment advice to New York Clients. Additional information about Cyril B. Roseman (CRD #2268422) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

August 1, 2018

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

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**Cyril B. Roseman, CFP®**

- Year of birth: 1936

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**Item 2: Educational Background and Business Experience**

Educational Background:

- Princeton University; Ph.D. – Politics; 1963
- Princeton University; M.A. – Politics; 1960
- Temple University; B.A. – Political Science; 1957

Business Experience:

- CPR Investments Inc., Investment Advisor Representative, August 2018 to Present
- Unemployed, December 2017 to August 2018
- BridgeWest Financial & Insurance Services, Inc. dba Retirement Nest Egg Services, President/CEO/Insurance Agent, January 2001 to Present
- Independent Insurance Agent dba Pinnacle Financial Services, Insurance Agent, February 2002 - Present
- Centaurus Financial, Investment Advisor Representative/Registered Representative/Registered Principal, February 2002 to December 2017

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**Professional Certifications**

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Cyril Roseman has earned certifications and credentials that are required to be explained in further detail.

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with Clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies

and Client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their Clients.
- CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

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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.

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**Item 4: Other Business Activities Engaged In**

Cyril Roseman is also a licensed insurance agent. Approximately 25% of Mr. Roseman's time is spent in this practice. 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. Roseman 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.

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**Item 5: Additional Compensation**

Cyril Roseman receives additional compensation as an insurance agent. He does not receive any performance based fees.

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**Item 6: Supervision**

Cyril Roseman is supervised by Charles P. Reinhold sole owner and operator of CPR Investments Inc. The services offered by Cyril Roseman 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.