

## Item 1: Cover Page Supervised Person Brochure

Part 2B of Form ADV

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**Joseph H. Borchers**



**19309 Pier Point Ct.**

**Lutz, FL 33558**

**PHONE: 813-388-9101**

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

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

Additional information about Joseph H. Borchers (CRD #1863817) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

February 18, 2020

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

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**Joseph H. Borchers**

- Year of birth: 1966
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**Item 2: Educational Background and Business Experience**

Educational Background:

- Hofstra University; BBA – Banking & Finance; 1988

Business Experience:

- CPR Investments Inc., Investment Advisor Representative, July 2018 to Present
  - WealthCare Retirement Solutions, LLC, Managing Partner/Insurance Agent, April 2016 – Present
  - Risk Management International LTD., President, January 2013 – Present
  - Joseph Borchers, Independent Insurance Agent, June 1992 – Present
  - Ankelohe Equity, LLC., Owner, May 2019 to Present
  - Secure Investment Management, LLC, Investment Advisor Representative, May 2017 to July 2018
  - JD Mellberg Financial LLC, Insurance Agent, March 2017 – July 2018
  - Heights Equity, LLC, Partner/Agent, December 2011 – September 2017
  - Horter Investment Management, LLC, Investment Advisor Representative, December 2015 – April 2017
  - Princor Financial Services Corporation, Registered Representative, April 2013 – June 2015
  - Principal Life Insurance Company, Agent, March 2013 – January 2015
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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**

Joseph Borchers is also a licensed insurance agent. Greater than 25% of Mr. Borchers' 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. Borchers 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.

Joseph Borchers is the owner of Ankelohe Equity, LLC. He spends less than 10% of his time buying and selling real estate properties. This does not represent a conflict of interest because there will be no crossover clients.

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**Item 5: Additional Compensation**

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

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**Item 6: Supervision**

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