

Item 1: Cover Page Supervised Person Brochure

Part 2B of Form ADV

David Ficarra



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Rochester, MI 48307

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WEBSITE: www.cprinvestmentsinc.com

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

Additional information about David Ficarra (CRD #2302076) is available on the SEC's website at www.adviserinfo.sec.gov.

November 2, 2020

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

David Ficarra

- Year of birth: 1961
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Item 2: Educational Background and Business Experience

Educational Background:

- Walsh College; BA, Accounting; 1986

Business Experience:

- CPR Investments Inc., Investment Advisor Representative; February 2017 to Present
 - CPR Financial Group LLC; Insurance Agent; February 2017 to Present
 - David Ficarra; Accountant; January 1991 to Present
 - David Ficarra; Insurance Agent; January 1992 to Present
 - Capital Markets IQ, LLC; Investment Advisory Rep; march 2015 to February 2017
 - Quartermaster Wealth Management, LLC; Investment Advisory Rep; August 2014 to March 2015
 - Sigma Planning Corporation; Investment Advisory Rep; November 2002 to August 2014
 - Sigma Financial Corp.; Registered Rep; August 1994 to August 2014
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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

David Ficarra is also a licensed insurance agent with CPR Financial Group LLC and an accountant. Approximately 50% of his time is spent in this business. From time to time, he will offer clients products and/or services from these activities.

This represents a conflict of interest because it gives an incentive to recommend products and services based on the commission and/or fee amount received. This conflict is mitigated by the fact that Mr. Ficarra 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 accountant of their choosing.

Item 5: Additional Compensation

David Ficarra receives additional compensation as an insurance agent and as an accountant. He does not receive any performance-based fees.

Item 6: Supervision

David Ficarra is supervised by Charles P Reinhold sole owner and operator of CPR Investments Inc. The services offered by Albert Boykin 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.