

Item 1: Cover Page Supervised Person Brochure

Part 2B of Form ADV

Janell L. Denk, RICP®



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This brochure provides information about Janell L. Denk and supplements the CPR Investments Inc. brochure. You should have received a copy of that brochure. Please contact Janell L. Denk 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 Janell L. Denk (CRD #2067089) 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**

Janell L. Denk, RICP®

- Year of birth: 1954

Item 2: Educational Background and Business Experience

Business Experience:

- CPR Investments Inc., Investment Advisor Representative, April 2016 to Present
- CPR Financial Group LLC, Insurance Agent, April 2016 to Present
- Denk Financial Advisors, Owner, January 2006 to Present
- Denk & Associates, Inc. dba Denk Financial Advisors, April 2004 to Present
- Ausdal Financial Partners, Registered Representative, April 2016 to Present
- HBW Advisory Services LLC, Investment Advisor Rep, November 2007 to April 2016
- HBW Insurance & Financial Services, Representative, October 2002 to April 2016
- HBW Securities LLC, Registered Representative, January 2006 to April 2016
- American General Securities Inc., Registered Representative, October 2003 to December 2005
- Great American Advisors Inc., Registered Representative, October 2002 to October 2003
- PFS Investments Inc., Registered Representative, May 1990 to September 2002

Educational Background:

- No Formal Post-Secondary Education

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Retirement Income Certified Professional® - (RICP®) certification: certification is awarded by The American College of Financial Services, candidates must:

- Complete RIPC® coursework within five months from the date of initial enrollment.
- Complete three in-depth online courses.
- Meet the experience requirements: Three years of full-time business experience within the five years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience.
- Sign and agree to abide by a Code of Ethics.
- Pass an exam administered by Pearson VUE Testing Center. Minimum test score 70%.

- When you achieve the RICP® designation, you are subject to the PACE Recertification Program earning 15 credit hours of educational activities in subject matter that is acceptable to PACE Recertification every two years.

Securities Registrations

Janell L. Denk has the following securities registrations Series 6, 63, 26 and 65.

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

Janell L. Denk is also a licensed insurance agent with CPR Financial Group LLC. Ms. Denk is also a registered representative of Ausdal Financial Partners, a broker dealer. Approximately 10% of her time is spent on these activities. From time to time, she 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 Ms. Denk 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.

Item 5: Additional Compensation

Janell L. Denk receives additional compensation as an insurance agent. She does not receive any performance-based fees.

Item 6: Supervision

Janell L. Denk is supervised by Charles P Reinhold sole owner and operator of CPR Investments Inc. The services offered by Janell Denk 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.