

Item 1: Cover Page Supervised Person Brochure

Part 2B of Form ADV

Kendra K. Simon



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Grandville, MI 49418

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WEBSITE: www.cprinvestmentsinc.com

This brochure provides information about Kendra K. Simon and supplements the CPR Investments Inc. brochure. You should have received a copy of that brochure. Please contact Kendra K. Simon 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 Kendra K. Simon (CRD #4098173) 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**

Kendra K. Simon

- Year of birth: 1952

Item 2: Educational Background and Business Experience

Educational Background:

- Michigan State University; Bachelor of Arts – Education; 1975
- Western Michigan University; Master’s Degree in Educational Leadership; 1977

Business Experience:

- CPR Investments Inc.; Investment Advisor Representative; June 2017 to present
- Ausdal Financial Partners; Registered Representative; June 2017 to present
- CPR Financial Group LLC; Insurance Agent; June 2017 to present
- HBW Tax Services; Tax Preparer; January 2017 to present
- HBW Advisory Services LLC; Investment Advisor Representative; January 2010 to June 2017
- HBW Securities LLC, Registered Representative, January 2006 to June 2017
- CPR Investments, LLC.; Investment Advisor Representative; December 2006 to January 2010

Professional Certifications

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

Chartered Federal Employee Benefits Consultant (ChFEBC) is issued by the Federal Seminars & ChFEBC, Inc. To earn the designation, a candidate must meet the following requirements:

- Three years of financial services experience
- Hold one of the following:
 - Series 6
 - Series 7
 - Series 24
 - Series 66
 - Registered Investment Advisor
 - Investment Advisor Representative
- Hold one of the following:
 - Chartered Financial Consultant (ChFC)
 - Chartered Life Underwriter (CLU)
 - Chartered Financial Analyst (CFA)
 - Certified Financial Planner (CFP)

- Masters Degree in Business, Finance or Economics
 - Attorney's License (JD)
 - Certified Public Accountant (CPA)
 - Complete 16 modules of self-study or a two-day classroom course
 - Pass the two-hour exam (proctored, closed book)
 - Complete 10 hours of continuing education every two years
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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

Kendra Simon is also a licensed insurance agent with CPR Financial Group LLC. Approximately 10% of Ms. Simon's time is spent in this practice. Ms. Simon 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 disclosures, procedures, and the firm's Fiduciary obligation 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.

Ms. Simon also works with HBW Tax Services as a Tax Preparer. Ms. Simon may offer this services to clients of CPR Investments Inc.

This represents a conflict of interest because it gives an incentive to recommend products and services in which Ms. Simon has a financial interest. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation 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 tax preparer of their choosing.

Item 5: Additional Compensation

Kendra Simon receives additional compensation as an insurance agent, registered representative of a broker dealer, and tax preparer. She does not receive any performance-based fees.

Item 6: Supervision

Kendra K. Simon is supervised by Charles P Reinhold sole owner and operator of CPR Investments Inc. The services offered by Kendra Simon 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.