

Item 1: Cover Page Supervised Person Brochure

Part 2B of Form ADV

Lance B. Whitney



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Rochester, MI 48307

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This brochure provides information about Lance B. Whitney and supplements the CPR Investments Inc. brochure. You should have received a copy of that brochure. Please contact Lance B. Whitney 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 Lance B. Whitney (CRD #4960943) 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**

Lance B. Whitney

- Year of birth: 1984
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Item 2: Educational Background and Business Experience

Educational Background:

- Oakland University, Bachelor of Arts in English (2007)

Business Experience:

- CPR Investments Inc, Investment Advisor Representative, November 2015 to present
 - CPR Financial Group LLC, Life Insurance Agent, November 2015 to present
 - South Lake Schools, Teacher, August 2018 to Present
 - Officiating, Official, December 2004 to present
 - Coaching, Coach, August 2011 to present
 - Center Line Public Schools, Teacher, November 2014 to August 2018
 - HBW Advisory Services LLC, Investment Advisor Rep, March 2010 to November 2015
 - HBW Securities LLC, Registered Representative, May 2011 to December 2014
 - HBW Insurance & Financial Services, Insurance Agent, July 2004 to November 2015
 - Adult Learning Systems, Patient Care, November 2011 to November 2014
 - Richmond Community Schools, Teacher, August 2011 to November 2014
 - Independent Opportunities, Mental Health Technician, February 2005 to November 2011
 - CPR Financial Services LLC, Administrative Assistant, May 2008 to April 2010
 - CPR Investments LLC, Investment Advisor Rep, June 2008 to January 2010
 - HBW Securities LLC, Registered Representative, July 2008 to December 2009
 - Sears, Roebuck and Col, Salesperson, January 2007 to June 2008
 - Oakland University, Full-time Student, January 2003 to May 2007
 - American General Securities Incorporated, Registered Representative, August 2005 to December 2005
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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

Lance B. Whitney is a teacher at South Lake Public Schools. Mr. Whitney spends approximately 80% of his time teaching. He does receive a salary for his role as a teacher.

Lance B. Whitney is also a licensed insurance agent with CPR Financial Group LLC. Approximately 10% of Mr. Whitney'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. Whitney 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.

Item 5: Additional Compensation

Lance B. Whitney receives additional compensation as an insurance agent and in his position as a teacher. He does not receive any performance-based fees.

Item 6: Supervision

Lance B. Whitney is supervised by Charles P. Reinhold sole owner and operator of CPR Investments Inc. The services offered by Lance B. Whitney 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.