



Overview:

CPR Investments Inc (CPR) is a Registered Investment Advisor (RIA) firm that provides money management and financial planning for clients. At CPR the client's best interest always comes first. Our Investment Advisor Representatives rely on the investment expertise of the firm and the strategic partnerships the firm has with experienced, Registered Investment Advisory firms that have developed disciplined investment processes to attempt to manage investment risk for our clients. At CPR we believe it is in our client's best interest to have the full-time, experienced, disciplined, money managers managing their money, not their Representative, whose role is spending most of their time on client acquisition and client relationships. Consequently, Representatives seeking to be their own money manager (construct, manage and maintain their own investment models with no third- party SEC Investment Advisory Firm involvement) will not be a good fit at our firm.

CPR provides our Representatives with a wide array of investment solutions within a framework to mitigate market risk to our advisors and our firm while at the same time attempting to provide superior money management for our clients. Here is an overview of what CPR Investments has to offer our Investment Advisor Representatives:



This is our flagship custodian platform at CPR Investments. All assets on this platform are assets of our firm (and the Representative) and this platform should be our Representative's first choice for their client's accounts. This platform provides custody services for our tactical, strategic, quantitative and technical investment models through multiple RIA firms and multiple investment options from Conservative to Aggressive which include 'Strategic' investment strategies that the firm believes should meet the needs of investors accustomed to more traditional 'buy-and-hold' asset allocations.

Each of the RIA sub-advisors and their strategies are under constant due-diligence (monitoring and review) by the firm to make sure they are performing as expected by our firm. Strategies that perform poorly are subject to be removed or replaced at the firm's discretion. In this way, we attempt to make sure that clients are not left in strategies that are not performing as expected.

This platform aggregates all accounts to provide the lowest possible cost of money management to every client, regardless of invested amount while providing a flat 1.0% per year fee to the Representative so that allocations can be made without conflict of interest. Total maximum model fees are 1.85% which includes the 1% Rep fee. Discounted fees begin with accounts that are \$1 million or more with additional discounts on assets in excess of \$2 million. The discounted fees have lower compensation paid out to our Advisors (100bps up to the first \$1 million, 85bps on assets over \$1 million and 70bps on assets over \$2 million). Fees are paid quarterly in arrears. Custody fees from Axos Advisor Services range from 5bps to 15bps per year depending upon account size as shown our Contract for Financial Advice.

The unique advantage of this platform is that it combines the different disciplined investment processes of multiple money managers all within a single account. The platform allows for investment strategy diversification designed to produce a more consistent investment result for our clients.

Individual securities held in an account transferring to Axos Advisor Services that the client does not want to sell can be ACAT 'Transferred-In-Kind' and held separately from their managed account at Axos Advisor Services until the client is ready to sell those securities (the Axos Advisor Services platform cannot be used for buying individual securities). Our Multi-Manager Platform at Axos Advisor Services allows for systematic contributions or withdrawals and provides 24/7 online account access by investors and Representatives.

CPR Investments also offers 'Strategic' investment strategies on the Multi-Manager Exchange (MMX) platform at Axos Advisor Services that the firm believes should satisfy the needs of those accustomed to 'buy and hold' asset allocations. To accommodate Advisors that seek a non-tactical, more traditional 'buy and hold' asset allocation investment strategy, or need to screen for specific securities, industries (socially responsible investing) or planet friendly ('green') investing, CPR offers investment strategies that screen for stocks or industries (tobacco, alcohol, weapons, etc.) that the client may not want to own in their portfolio to meet those needs as well. CPR has also partnered with Variable Annuity providers and has 'Solicitor' agreements with multiple Registered Investment Advisory firms to provide additional diversification or manage assets in client's company or publicly sponsored retirement plans.

Axos Advisor Services provides CRM software (at no-cost to our advisors) to our Advisors with 24/7 access from any internet-connected computer to their client's information. Axos Advisor Services' CRM software allows our Representatives to keep track of client conversations, emails, important dates, etc., everything our Representatives need to manage their book of business in a highly efficient and professional manner.

ETF Portfolio's:

CPR Investments has partnered with Efficient Market Portfolios (EMA) at TD Ameritrade to provide an ETF, long-only, strategic investment solution (\$25,000 min). This solution has a cost of 50bps. As the Advisor, you can add a minimum of 50bps (accounts over \$250,000) to as much as 100bps (accounts under \$250,000). The total cost to the client would range between 100bps and 150bps. There is no custody fee on these accounts at TD Ameritrade.

This solution offers 15 age-based, risk-based portfolios. EMA has been ranked nationally as one the top-performing ETF Managers and has a long, real time track record. Fees are deducted quarterly in arrears. Advisors receive their percentage of the add-on fee.

Solicitor agreements:

CPR Investments recognizes that not all of the Registered Investment Advisory firms that we partner with custody their assets at Axos Advisor Services or can accommodate CPR on the Multi-Manager Exchange (MMX) Platform (even if they custody their assets there). In order to be able to partner with them and offer our Representatives their services, we have entered into 'Solicitor' agreements with multiple Third-Party Investment Advisory firms.

These Third-Party Registered Investment Advisory (TPIA) firms can manage money for our Representative's clients whether they custody assets on the Axos Advisor Services platform or on other outside custodial platforms (Fidelity, TD Ameritrade, Charles Schwab, Morgan Stanley, Goldman Sachs, Mid-Atlantic Trust, Scottrade, MG Trust, etc., to name a few).

These TPIA's can also manage assets for clients in many 401(k), 403(b) and 457 accounts (providing those accounts allow Third Party Money Management and Fee Deduction). Generally, a \$50,000 minimum account size is required for this service. Our Representatives simply need to send a recent statement to the TPIA of choice to see if they can manage the assets in the account.

Variable Annuities:



Nationwide®

CPR Investments has partnered with Nationwide Advisory Solutions, formerly Jefferson National, to offer Variable Annuities for tax-sheltered non-qualified accounts for clients (\$10,000 min). In general, these options are available only for non-qualified monies for clients in high federal income-tax brackets seeking to tax-defer investment gains.

Nationwide Advisory Solutions has partnered with Axos Advisor Services to provide the technology to allow our firm to provide multiple sub-advisory investment portfolios similar to our diversified investment portfolios on the Axos Advisor Services MMX platform. Fees are deducted quarterly in arrears. The Nationwide Advisory variable annuity is no-load and pay no fees to the firm or advisor directly. The Nationwide variable annuity solution has a \$20.00 per month flat-fee M&E and is intended to provide tax-deferral for non-qualified accounts and does not offer any living or death benefit riders. Risk is managed by use of our multi-strategy, multi-manager, tactically managed investment portfolios rather than through living or death benefit riders.

Technology:



At CPR Investments, we believe in technology that benefits our clients.

We provide all of our Advisors with access to eMoney to have a client website for every client. The Advisor simply provides us with the client's name and email address and we setup a client website with a login for the client and a separate login for the Advisor. Advisors can use their login to the client website to create complete 'living' financial planning for their clients. While we encourage our Advisor's to have their own subscription to eMoney so they have the full benefits of the software, this website service is provided by our firm at no-cost to our Advisors.



Redtail Technology's Client Relationship Management (CRM) software is available to all CPR Investment Advisors at no cost. Our compliance

requirements make it necessary for all of Advisors to keep a record of all meetings and conversations with clients that can be readily monitored by the firm. Redtail's CRM software is designed specifically for financial advisors and Registered Investment Advisory firms.

Banking Services:



CPR Investments has partnered with Axos Bank so our Advisors are able to offer banking services to their clients. Axos Bank is an FDIC Insured Federal Reserve Bank located in San Diego, CA that provides personal and business banking products – money market, savings, checking, CD’s, etc. Axos Bank’s tagline is ‘Banking Evolved’. Banking Evolved is more than a tagline - it's who they are. By giving our customers the tools, information, and ability to make smarter choices, Axos Bank empowers our clients to make real progress toward their goals. Axos Bank offers:

Leading Rates

Industry-leading rates mean more money to reach your goals faster.

Lower Fees

From ATMs to monthly maintenance, lower fees take your money further.

Agile Software

We have the technology and banking experience to empower our customers.

Living Trusts:



CPR Investments has partnered with EstatePlan Navigator. We believe Living Trusts are an important part of a comprehensive financial plan to facilitate the smooth transfer of assets and avoid the costs, delays and heartache of probate. Of course, our Advisors can also work with the client and their own local attorney to create a Living Trust, but having this option can facilitate the process, especially if the client doesn’t have an attorney or would prefer to work directly with their trusted advisor.

Payroll & Employer Services:



CPR Investments can introduce our business clients to DynamicHR and Oasis, a Paychex Company, leading providers of Employee Administration Management Solutions. Employee Administration Management allows employers solutions to effectively and efficiently “Outsource Non-Productive Administrative Functions” and enable key personnel to “Focus” more on company profits, growth and core business. In today’s competitive business environment, it is essential for companies to find cost-effective ways to effectively manage their Employee Administration needs.

CPR Investments can also introduce our business clients to ‘Verify1’ who can provide a custom verification process to help companies of all sizes maximize their healthcare spend. Verfiy1 has over 15 years of experience working with countless Fortune 500 companies. They understand the unique verification needs from business to business and are continually evolving to ensure those needs are being well taken care of.

Insurance & Annuity services:

At CPR Investments, we have partnered with multiple Insurance Marketing Organizations (IMO’s) so that our Advisors have access to virtually all insurance carriers that service the independent marketing channel. In most cases we do not take any haircuts on ‘street’ compensation paid directly by the carriers to the Advisor. We put our Advisors in the position to be able to offer our clients the life insurance policies and annuities that best fit the client’s needs to fulfill your fiduciary responsibility. Here are the primary IMO’s we have a relationship with:



Employer Sponsored Plans:

At CPR Investments, our advisors can work with business owners to introduce multiple companies that offer ‘open architecture’ 401(k), 403(b), 457Plan, Defined Benefit, Employee Stock Ownership Plans.

At CPR Investments, we don’t permit our advisors to take a fiduciary role on employer sponsored plans.