

## Item 1: Cover Page Supervised Person Brochure

Part 2B of Form ADV

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**Kristin Menz-Yianni**



**8236 Macandrew Place**

**Chesterfield, VA 23838**

**PHONE: 804-317-0046**

**WEBSITE: [www.cprinvestmentsinc.com](http://www.cprinvestmentsinc.com)**

This brochure provides information about Kristin Menz-Yianni and supplements the CPR Investments Inc. brochure. You should have received a copy of that brochure. Please contact Kristin Menz-Yianni 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 Kristin Menz-Yianni (CRD #5380251) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

December 2, 2021

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

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**Kristin Menz-Yianni**

- Year of birth: 1980
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**Item 2: Educational Background and Business Experience**

## Educational Background:

- Mary Washington College; BS, Mathematics and Business Administration; 2003

## Business Experience:

- CPR Investments Inc, Investment Advisor Representative, January 2016 to present
  - CPR Financial Group LLC, Life Insurance Agent, January 2016 to present
  - CT Executive Benefits Group, Consultant, June 2003 – present
  - Honda House; Finance Associate; 11/2021 - Present
  - HBW Advisory Services LLC, Investment Advisor Rep, January 2010 – January 2016
  - HBW Securities LLC, Registered Representative, November 2007 – January 2016
  - HBW Insurance & Financial Services, Insurance Agent, November 2007 – January 2016
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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.

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**Item 4: Other Business Activities Engaged In**

Kristin Menz-Yianni is also a licensed insurance agent with CPR Financial Group LLC. Approximately 10% of Kristin Menz-Yianni's time is spent in this practice. From time to time, she 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 Kristin Menz-Yianni 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.

Kristin Menz-Yianni is a consultant with Titan Executive Benefits Group and a finance associate with Honda House, these employment activities provide a substantial source of her income and involves a substantial amount of her time.

This does not create a conflict of interest.

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**Item 5: Additional Compensation**

Kristin Menz-Yianni's receives additional compensation as an insurance agent, as a consultant with CT Executive Benefits Group, and as a finance associate with Honda House. She does not receive any performance-based fees.

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**Item 6: Supervision**

Kristin Menz-Yianni's is supervised by Charles P. Reinhold sole owner and operator of CPR Investments Inc. The services offered by Kristin Menz-Yianni 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.