

Item 1 Cover Page

SUPERVISED PERSON BROCHURE
FORM ADV PART 2B

Vincent R. Lombardo



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This brochure supplement provides information about Vincent R. Lombardo and supplements the CPR Financial & Insurance Services, Inc.'s brochure. You should have received a copy of that brochure. Please contact Vincent R. Lombardo if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Vincent R. Lombardo (CRD#2801293) is available on the SEC's website at www.adviserinfo.sec.gov.

JANUARY 16TH, 2018

**Brochure Supplement (Part 2B of Form ADV)
Additional Investment Advisor Representative**

Vincent R. Lombardo (“Vince”)

- Year of birth: 1966

Item 2 Educational Background and Business Experience

Educational Background:

- Attended Broward College 1986-1988

Business Experience:

- Officer/Investment Advisor Representative; CPR Financial & Insurance Services, Inc. (08/2015 - Present)
- Independent Insurance Agent; (08/2010 – Present)
- Owner/Officer; Vinou Corporation (04/1993 – Present)
- Investment Advisor Representative; HBW Advisory Services LLC (03/2011 – 08/2015)
- Insurance Agent; HBW Insurance & Financial Services Inc. (08/2010 – 08/2015)
- Insurance Agent; Florida Insurance Group; (01/2012 – 05/2012)
- Registered Representative; HBW Securities LLC (02/2011 – 12/2011)
- President/Partial Owner/Insurance Agent; Premier 1 Insurance Group (08/2008 – 12/2011)
- Registered Representative; United Equity Securities, LLC (04/2008 – 08/2010)
- Registered Representative; CCF Investments Inc. (01/2006 – 03/2008)
- Registered Representative; The Leaders Group, Inc. (08/2001 – 12/2005)

Item 3 Disciplinary Information

None to report.

Item 4 Other Business Activities

Mr. Lombardo has financial industry affiliated business activities as an insurance agent. He is licensed to sell, for sales commissions, insurance products. Approximately 25% of his time is spent in these activities. From time to time he offers clients advice or products from these affiliations.

These practices represent conflicts of interest because it gives Mr. Lombardo an incentive to recommend products based on the commission 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. Clients have the right to purchase these products through another insurance agent of their choosing.

Item 5 Additional Compensation

Mr. Lombardo receives commission from the sale of insurance products, but he does not receive any performance based fees.

Item 6 Supervision

Vince Lombardo is supervised by Charles P. Rosen, Owner/Chief Compliance Officer of CPR Financial & Insurance Services, Inc. Mr. Rosen reviews Mr. Lombardo’s work through client account reviews, quarterly personal transaction reports as well as face-to-face and phone interactions. Charles P. Rosen can be contacted by phone at 877-431-6997 or by email at chuck@cprfinancial.net.

Item 7 Requirements for State-Registered Advisors

Arbitration Claims: None to report.

Self-Regulatory Organization or Administrative Proceeding: None to report.

Bankruptcy Petition: None to report.