

Item 1 Cover Page

**SUPERVISED PERSON BROCHURE**  
FORM ADV PART 2B

Vincent R. Lombardo



**Main Office Address:**  
603 E Broadway Street  
Prosper, TX 75078

**Additional Office Address:**  
2770 Main Street  
Suite 266  
Frisco, TX 75033

Tel: 877-431-6997  
Fax: 877-624-1145

[vince@cprfinancial.net](mailto:vince@cprfinancial.net)

[www.cprfinancial.net](http://www.cprfinancial.net)

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](http://www.adviserinfo.sec.gov).

**MARCH 30, 2023**

## **Brochure Supplement (Part 2B of Form ADV)**

### **Additional Investment Advisor Representative - Vincent R. Lombardo ("Vince")**

- Year of birth: 1966
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#### **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)
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#### **Item 3 Disciplinary Information**

None to report.

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#### **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 this activities.

This practice represents a 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.

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#### **Item 5 Additional Compensation**

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

Vince Lombardo may receive certain benefits from Gradient Investments, LLC (and/or its affiliated companies) based on achieving certain production thresholds. These thresholds are not based on the sale of any specific product or specific product type. These incentives include marketing assistance, access to technology, office support, and business trainings and trips. While some of these benefit the client, such as technology and training, some do not. This creates a conflict of interest because it gives an incentive to the representative to meet this threshold. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best interest of the Client first. Clients are not required to use Gradient Investments, LLC or any of its affiliated companies.

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**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](mailto:chuck@cprfinancial.net).

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**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.