

Kenneth L. Hooker
Capital Growth & Shelter, Inc.

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March 31, 2024

This Brochure Supplement provides information about Kenneth L. Hooker that supplements the Capital Growth & Shelter, Inc. Brochure. You should have received a copy of that Brochure. Please contact Mr. Hooker if you did not receive Capital Growth & Shelter, Inc.’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Kenneth L. Hooker is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Kenneth L. Hooker, b. 1950; Education: Herkimer Community College, American College for Financial Planning - Chartered Financial Consultant Certificate 2003. Employment: Registered Representative (series 24,27,7,6,63, 53, 26) and Investment Advisor Representative w/Cetera Advisors, Jan. 2024 – present. Registered Principal (series 24,27,7,6,63, 53, 26) and Investment Advisor Representative w/Cetera Advisors, Jan. 2014 – Dec. 2023. Registered Principal (series 24,27,7,6,63, 53, 26) w/Multi-Financial Securities Corporation, Jan. 2004 – Jan 2014. Registered Principal (series 24,27,7,6,63) w/VESTAX Securities Corporation, May 1999 - Jan. 2004. Registered Principal (series 24,27,7,6,63) w/FSC Securities Corporation, May 1996 - Apr. 1999. President and Chief Compliance Officer of Capital Growth & Shelter, Inc., Oct. 1986 - present. Co-owner, CGS Accounting, Jan. 1993 – present.

The Chartered Financial Consultant certification is administered by the American College of Financial Services. ChFC candidates must have three years of full-time business experience within the five years preceding the awarding of the designation and a high school diploma or the equivalent. To earn the designation, the participant must complete a series of self-study course modules and pass proctored final course exams. They must complete 30 hours of continuing education every two years, including one hour of ethics CE.

Item 3 – Disciplinary Information

There are no legal or disciplinary events or proceedings to report concerning Mr. Hooker.

Item 4 – Other Business Activities

Kenneth L. Hooker sells Life, Accident and Health Insurance as licensed by New York State. He may recommend the purchase of insurance products through other insurance companies and agencies. He will receive commissions for the sale of such insurance products. The ability to receive commissions from the sale of insurance products presents a conflict of interest in that it gives an incentive to recommend a particular insurance product over a different insurance product or a different investment based on the compensation received, rather than on the client's needs.

Kenneth L Hooker is a co-owner of CGS Accounting, a tax preparation service. Mr. Hooker refers clients to CGS Accounting if they request a referral to a tax professional. Services provided by CGS Accounting are billed separately according to an engagement letter agreed upon by the client. Please note that a conflict of interest exists when Mr. Hooker receives remuneration as a co-owner, in that it provides an incentive to recommend CGS Accounting based on the compensation received, rather than on a client's needs. The Firm addresses these conflicts by disclosing this conflict to clients to ensure that clients' interests are considered.

Kenneth L Hooker is the owner of KLH Management Corporation, a management company.

Kenneth L. Hooker is a Registered Representative and Investment Advisor Representative with Cetera Advisors. For accounts held at Cetera, Mr. Hooker receives compensation as a registered representative and investment adviser representative through his affiliation. The potential for the receipt of commissions or advisory fees from Cetera gives Mr. Hooker an incentive to recommend an investment or investment services based on the compensation received, rather than on the client's needs. The Firm addresses this conflict by disclosing this potential conflict to the client to assure that the client's interests are considered, and Mr. Hooker must recommend securities products that are suitable for the client. The

client may direct any questions regarding the compensation Mr. Hooker receives when recommending a product to him. The client is under no obligation to purchase investment products through Mr. Hooker.

Item 5 – Additional Compensation

Other than the advisory fee Capital Growth & Shelter, Inc receives, or the 12b-1 fees/trail commissions Mr. Hooker receives that are discussed in Item 4 above and Items 5 and 10 of Capital Growth & Shelter, Inc.'s Form ADV Part 2A, Mr. Hooker does not receive any compensation from any third party in connection with providing investment advice to clients.

Item 6 – Supervision

Kenneth L. Hooker is the President and Chief Compliance Officer of Capital Growth & Shelter, Inc.; therefore, he is responsible for his own supervision. Kenneth L. Hooker is a Registered Principal with Cetera Advisors LLC and Cetera Advisors LLC performs supervision of the trading activity directed through Capital Growth & Shelter, Inc. but they do not own or control it. Cetera Advisors LLC monitors Kenneth L. Hooker's personal trades in accordance with the firm's Code of Ethics. Cetera Advisors can be contacted by phone at (800) 929-3485 or by email at advisorycompliance@cetera.com.