

Item 1 – Cover Page

Kenneth L. Hooker
Capital Growth & Shelter, Inc.

2 Witbeck Drive Scotia, NY 12302

(518) 399-3372

December 31, 2015

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 Capital Growth & Shelter, Inc. 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 Principal (series 24,27,7,6,63, 53, 26) w/Multi-Financial Securities Corporation, Jan. 2004 - present. 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/Owner of Capital Growth & Shelter, Inc., Oct. 1986 - present. Co-owner, CGS Accounting, Jan. 1993 - present.

Item 3 – Disciplinary Information

Aetna Investment Services, Inc. Licensed with Aetna (no dates available as Aetna could not confirm dates) but not employed by Aetna. There was a situation where Aetna owed Mr. Hooker commissions and sent it out with taxes and social security withheld in error. This was never corrected by Aetna.

Item 4 – Other Business Activities

Kenneth L. Hooker also sells Life, Accident and Health Insurance as licensed by New York State on a full time basis. Approximately 15% of annual business is Insurance related.

Kenneth L. Hooker is a Registered Principal with Multi-Financial Securities Corporation and President/Owner of Capital Growth & Shelter, Inc. and utilizes Multi-Financial Securities Corporation as Compliance oversight on all accounts.

Item 5 – Additional Compensation

We do not receive any compensation from any third party in connection with providing investment advice to you nor do we compensate any individual or firm for client referrals.

Item 6 – Supervision

Kenneth L. Hooker is the President 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 President/Owner of Capital Growth & Shelter, Inc. and utilizes Cetera Advisors, LLC as Compliance oversight on all accounts. 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.

Item 7 – Requirements for State-Registered Advisers

Kenneth L. Hooker, b. 1950; Education: Herkimer County Community College, American College for Financial Planning - Chartered Financial Consultant Certificate 2003. Employment: Registered Principal (series 24,27,7,6,63, 53, 26) w/Multi-Financial Securities Corporation, Jan. 2004 - present. 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/Owner of Capital Growth & Shelter, Inc., Oct. 1986 - present. Co-owner, CGS Accounting, Jan. 1993 - present.