



IAPD Report

NOLAN RICHARD BAKER

CRD# 2900826

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Please contact FINRA with any concerns.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

NOLAN RICHARD BAKER (CRD# 2900826)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **09/02/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	THE RETIREMENT GUYS FORMULA	CRD# 168561	03/17/2015
B	PEAK BROKERAGE SERVICES, LLC	CRD# 157045	09/01/2015

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **5** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
IA	NEXT FINANCIAL GROUP, INC.	46214	MAUMEE, OH	06/06/2003 - 09/02/2015
B	NEXT FINANCIAL GROUP, INC.	46214	MAUMEE, OH	03/06/2002 - 09/02/2015
B	AMERICAN INVESTMENT SERVICES, INC.	21111	OKLAHOMA CITY, OK	01/05/2001 - 04/05/2002

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	2



Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with 5 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **PEAK BROKERAGE SERVICES, LLC**
Main Address: 1070 EAST INDIANTOWN ROAD
SUITE 208 - 210
JUPITER, FL 33477-9999
Firm ID#: 157045

Regulator	Registration	Status	Date
B FINRA	General Securities Principal	Approved	09/01/2015
B FINRA	General Securities Representative	Approved	09/01/2015
B Florida	Agent	Approved	11/12/2024
B Michigan	Agent	Approved	09/02/2015
B Ohio	Agent	Approved	09/02/2015

Branch Office Locations

1700 Woodlands
Suite 100
Maumee, OH 43537

Employment 2 of 2

Firm Name: **THE RETIREMENT GUYS FORMULA**
Main Address: 1700 WOODLANDS DRIVE
MAUMEE, OH 43537
Firm ID#: 168561

Regulator	Registration	Status	Date
IA Ohio	Investment Adviser Representative	Approved	03/17/2015
IA Pennsylvania	Investment Adviser Representative	Approved	10/17/2017



Qualifications

Regulator	Registration	Status	Date
IA South Carolina	Investment Adviser Representative	Approved	04/11/2019

Branch Office Locations

THE RETIREMENT GUYS FORMULA
1700 WOODLANDS DRIVE
MAUMEE, OH 43537



Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 1 principal/supervisory exam, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination (S24)	Series 24	03/14/2008

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	08/20/1997

State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	02/09/2001
Uniform Securities Agent State Law Examination (S63)	Series 63	06/16/1999

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	06/06/2003 - 09/02/2015	NEXT FINANCIAL GROUP, INC.	CRD# 46214	MAUMEE, OH
B	03/06/2002 - 09/02/2015	NEXT FINANCIAL GROUP, INC.	CRD# 46214	MAUMEE, OH
B	01/05/2001 - 04/05/2002	AMERICAN INVESTMENT SERVICES, INC.	CRD# 21111	OKLAHOMA CITY, OK
B	01/26/1999 - 01/04/2001	FSC SECURITIES CORPORATION	CRD# 7461	ATLANTA, GA
B	08/21/1997 - 02/17/1999	LINSCO/PRIVATE LEDGER CORP.	CRD# 6413	FORT MILL, SC

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
09/2015 - Present	PEAK Brokerage Services, LLC	Registered Representative	Y	Palm Beach Gardens, FL, United States
08/2013 - Present	RETIREMENT GUYS FORMULA LLC	FOUNDER	Y	MAUMEE, OH, United States

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

- 1) CMBY, LLC; COMMERCIAL REAL ESTATE OWNER; 30% OWNERSHIP; OWNER; MANAGE THE PROPERTY; COMMENCEMENT DATE: 08/2008; INDEFINITE; 2 HRS/MO
- 2) CU SPECIALIST LTD; CORP; INSURANCE; LIFE/HEALTH; 100% OWNERSHIP; 5% TIME SPENT; 0% TOTAL COMP; CORP OFFICER;
- 3) RETIREMENT GUYS FORMULA; DBA; RIA OWNER; 100% OWNERSHIP; 50% TIME SPENT; 60% TOTAL INCOME; COMPLIANCE MANAGER; INDEFINITE TERM;
- 4) America's Retirement Headquarters; Owner Advisor; Start Date: 1.1.18; Approx. Hours Per Month Spent On Activity: 40; Approx. Hours Spent On Activity Per Month During Trading Hours: 30;
- 5) Legal Shield; Membership Service, Clients can receive legal advice. Refer Clients. Start Date: 4.1.17. 2 hours spent on activity each month. 0 hours spent on activity during trading hours each month.
- 6) Insurance Sales; Nolan Baker Agent; Insurance Agent; Start Date: 2/94; Approx. Hours Spent On Activity During Trading Hours: 40; Approx. Hours Spent On Activity Per Month: 40
- 7) America's Retirement Academy; Educational Seminar Series; Host Educational Event; Course Instructor; Start Date: 4/30/19; Approx. Number Of Hours Spent On Activity Per Month: 10; Approx. Number Of Hours Spent On Activity Per Month During



Registration & Employment History



OTHER BUSINESS ACTIVITIES

Trading Hours: 0

8) America's Medicare Associates; Owner; Medicare Supplemental Insurance; Start Date; 07/2019; Approx. Number Of Hours Spent On Activity Per Month: 10; Approx. Number Of Hours Spent On Activity Per Month During Trading Hours: 8

9) Camelot Portfolio's; IAR; Start Date: 10.23.19; Approx. Number Of Hours Spent On Activity Per Month During Trading Hours: 10 Approx. Number Of Hours Spent On Activity Per Month:10

10) Business entity: Retirement Tax Partner; Business activity: Tax preparations; Duties of Position: owner; Title: owner; Start Date: 12/25; Approx. # of hours per month spent on activity: 5; Approx. # of hours spent during trading hours: 5



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	2

Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	PEAK BROKERAGE SERVICES, LLC
Allegations:	Client alleges representative sold her a fixed annuity that was unsuitable due to her emotional state, need for liquidity and concerns over risk due to the death of her spouse.
Product Type:	Annuity-Fixed
Alleged Damages:	\$1,704.04
Alleged Damages Amount Explanation (if amount not exact):	Client requested full refund of fixed annuity
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	07/15/2024
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	07/25/2024

**Settlement Amount:****Individual Contribution Amount:****Broker Statement**

Upon review, the representative provided client with a plan to i) reduce the client's market risk, ii) lower her investment costs, and iii) provide a cash distribution to meet immediate needs by deploying the proceeds of a variable annuity her spouse owned through the purchase of a fixed annuity and liquid securities that would be accessible penalty free for the client. This fixed annuity provided for benefits that the previous variable annuity did not offer as well as lowered market risk that the client was uncomfortable with.

A General Release Of All Claims was fully executed on December 30, 2024, between the client and Peak Brokerage Services, resolving the client's claims related to the purchase of a Fix Index Annuity in November of 2023. The client requested a return on her original investment. The client surrendered the annuity in December of 2024. The firm has reimbursed the client for the difference between the surrender value and the original investment. Delivery of payment was satisfied on December 24, 2024. The delivery of payment to the client completely satisfies all claims each party may have against the other for the original purchase of the Fixed Indexed annuity.

Disclosure 2 of 2**Reporting Source:**

Individual

Employing firm when activities occurred which led to the complaint:

NEXT FINANCIAL GROUP, INC.

Allegations:

THE CUSTOMER IS DISPLEASED WITH HIS ACCOUNT PERFORMANCE SINCE THE DECLINE STARTED, IN 2008. THE CUSTOMER ALLEGES DAMAGES IN THE AMOUNT OF \$40,000.

Product Type:

Real Estate Security

Alleged Damages:

\$40,000.00

Is this an oral complaint?

No

Is this a written complaint?

Yes

Is this an arbitration/CFTC reparation or civil litigation?

No

Customer Complaint Information**Date Complaint Received:**

05/07/2012

Complaint Pending?

No

Status:

Denied

Status Date:

09/05/2012

Settlement Amount:**Individual Contribution Amount:**



End of Report

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