



IAPD Report

Timothy Keith Kadlec

CRD# 3127749

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

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

Timothy Keith Kadlec (CRD# 3127749)

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 **02/06/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	PLANMEMBER SECURITIES CORPORATION	CRD# 11869	05/01/2018
IA	PLANMEMBER SECURITIES CORPORATION	CRD# 11869	05/01/2018
IA	CS PLANNING CORP	CRD# 149937	03/20/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **11** 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
B	VOYA FINANCIAL ADVISORS, INC.	2882	SPOKANE, WA	01/03/2011 - 04/30/2018
IA	VOYA FINANCIAL ADVISORS, INC.	2882	SPOKANE, WA	01/03/2011 - 04/30/2018
IA	ING FINANCIAL ADVISERS, LLC	34815	PORTLAND, OR	03/16/2005 - 01/03/2011

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? **No**



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 11 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **PLANMEMBER SECURITIES CORPORATION**

Main Address: 6187 CARPINTERIA AVENUE
CARPINTERIA, CA 93013

Firm ID#: 11869

Regulator	Registration	Status	Date
 FINRA	General Securities Principal	Approved	05/01/2018
 FINRA	General Securities Representative	Approved	05/01/2018
 FINRA	Invest. Co and Variable Contracts	Approved	05/01/2018
 Arizona	Agent	Approved	05/01/2018
 California	Agent	Approved	05/01/2018
 Colorado	Agent	Approved	11/13/2023
 Hawaii	Agent	Approved	02/06/2025
 Idaho	Agent	Approved	05/01/2018
 Montana	Agent	Approved	12/05/2019
 North Dakota	Agent	Approved	05/01/2018
 Oregon	Agent	Approved	05/01/2018
 Tennessee	Agent	Approved	09/09/2019
 Texas	Agent	Approved	02/06/2025



Qualifications

Regulator	Registration	Status	Date
IA Texas	Investment Adviser Representative	Approved	02/06/2025
B Washington	Agent	Approved	05/01/2018
IA Washington	Investment Adviser Representative	Approved	05/01/2018

Branch Office Locations

PLANMEMBER SECURITIES CORPORATION

1212 N. Washington St., Suite 116
Spokane, WA 99201

Employment 2 of 2

Firm Name: **CS PLANNING CORP**

Main Address: 3395 SW GARDEN VIEW AVE
PORTLAND, OR 97225

Firm ID#: 149937

Regulator	Registration	Status	Date
IA Texas	Investment Adviser Representative	Approved	03/29/2024
IA Washington	Investment Adviser Representative	Approved	03/20/2023

Branch Office Locations

CS PLANNING CORP

1212 N. Washington Street, Suite 116
Spokane, WA 99201



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, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	08/05/2004

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	06/23/2004
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	10/04/1998

State Securities Law Exams

Exam	Category	Date
  Uniform Combined State Law Examination (S66)	Series 66	10/25/2004
 Uniform Securities Agent State Law Examination (S63)	Series 63	04/10/1999

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
	01/03/2011 - 04/30/2018	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	SPOKANE, WA
	01/03/2011 - 04/30/2018	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	SPOKANE, WA
	03/16/2005 - 01/03/2011	ING FINANCIAL ADVISERS, LLC	CRD# 34815	PORTLAND, OR
	07/26/2004 - 01/03/2011	ING FINANCIAL ADVISERS, LLC	CRD# 34815	PORTLAND, OR
	06/06/2002 - 07/26/2004	ING AMERICA EQUITIES, INC.	CRD# 36259	WEST CHESTER, PA
	10/14/1998 - 06/03/2002	WASHINGTON SQUARE SECURITIES, INC.	CRD# 2882	WINDSOR, CT

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
03/2023 - Present	CS Planning Corp.	Investment Advisor Representative	Y	Portland, CA, United States
02/2019 - Present	Financial Alternatives of Spokane, LLC	Owner	Y	Spokane, WA, United States
05/2018 - Present	Financial Alternatives, LLC	Financial Advisor/Insurance Agent	Y	Spokane, WA, United States
05/2018 - Present	PlanMember Securities Corporation	Investment Advisor Representative/Registered Representative	Y	Carpinteria, CA, United States
03/2014 - Present	Tim Kadlec (self employed)	Insurance Agent	Y	Spokane, WA, United States
09/2014 - 04/2018	VOYA FINANCIAL ADVISORS	Investment Advisor Representative/Registered Representative	Y	SPOKANE, WA, United States



Registration & Employment History

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) Tim Kadlec (self-employed, 1212 N. Washington St., Suite 116, Spokane, WA 99201; Investment related; Insurance (?xed) sales & services; Agent; Start date 3/2014; 10 hrs/mnths & during trading.
- 2) Financial Alternatives of Spokane, LLC; 1212 N. Washington St., Suite 116, Spokane WA 99201; Owner; LLC for banking/corporate structure; start date 2/26/2019; 1 hr/mo; 1 hr/mo during trading; NIR
- 3) Financial Alternatives, LLC- 1212 N. Washington St., Suite 116, Spokane, WA 99201; Investment related; Investment & insurance sales & services; Agent; Start date 5/2018; 150 hrs/mnths & during trading.
- 4) PlanMember Securities Corporation - 1212 N. Washington St., Suite 116, Spokane, WA 99201; Investment related; registered as an Investment Advisor Representative and Registered Representative, Start date 5/2018; 20 hrs/mnths & during trading.
- 5)CS Planning Corp DBA Financial Alternatives; 1212 N. Washington St., Suite 116, Spokane, WA 99201; Start Date 03/2023; Investment Advisor Representative (IAR); Provide investment/retirement planning and advisory products as an IAR through CS Planning; 80 hrs/mo; 80 hrs/mo during trading. IR



End of Report

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