



IAPD Report

Christopher Riley Avey

CRD# 3160027

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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

Christopher Riley Avey (CRD# 3160027)

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 **04/22/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	PLANMEMBER SECURITIES CORPORATION	CRD# 11869	05/16/2018
IA	PLANMEMBER SECURITIES CORPORATION	CRD# 11869	05/31/2018
IA	CS PLANNING CORP	CRD# 149937	03/21/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **2** 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	CETERA INVESTMENT ADVISERS LLC	105644	SPOKANE, WA	06/10/2014 - 04/26/2018
B	CETERA INVESTMENT SERVICES LLC	15340	SPOKANE, WA	06/10/2014 - 04/26/2018
IA	CETERA INVESTMENT ADVISERS LLC	105644	SPOKANE, WA	01/21/2014 - 06/06/2014

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	3
Financial	1



Report Summary



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

Employment 1 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	Washington	Investment Adviser Representative	Approved	03/21/2023

Branch Office Locations

CS PLANNING CORP
667 Grant Road, Suite 1
East Wenatchee, WA 98802

Employment 2 of 2

Firm Name: **PLANMEMBER SECURITIES CORPORATION**
Main Address: 6187 CARPINTERIA AVENUE
CARPINTERIA, CA 93013
Firm ID#: 11869

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	05/16/2018
B	Idaho	Agent	Approved	07/31/2018
B	Washington	Agent	Approved	05/31/2018
IA	Washington	Investment Adviser Representative	Approved	05/31/2018

Branch Office Locations

PLANMEMBER SECURITIES CORPORATION
667 Grant Road, Suite 1
East Wenatchee, WA 98802



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 0 principal/supervisory exams, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	12/28/1998

State Securities Law Exams

Exam	Category	Date
IA B Uniform Combined State Law Examination (S66)	Series 66	05/18/2001
B Uniform Securities Agent State Law Examination (S63)	Series 63	12/30/1998



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	06/10/2014 - 04/26/2018	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	SPOKANE, WA
B	06/10/2014 - 04/26/2018	CETERA INVESTMENT SERVICES LLC	CRD# 15340	SPOKANE, WA
IA	01/21/2014 - 06/06/2014	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	SPOKANE, WA
B	01/03/2012 - 06/06/2014	CETERA INVESTMENT SERVICES LLC	CRD# 15340	SPOKANE, WA
IA	01/04/2012 - 01/21/2014	CETERA INVESTMENT SERVICES LLC	CRD# 15340	SPOKANE, WA
B	10/06/2010 - 12/31/2011	FIRST ALLIED SECURITIES, INC.	CRD# 32444	WALLA WALLA, WA
IA	10/06/2010 - 12/31/2011	FIRST ALLIED SECURITIES, INC.	CRD# 32444	WALLA WALLA, WA
IA	07/26/2004 - 10/13/2010	PRIMEVEST FINANCIAL SERVICES, INC.	CRD# 15340	WALLA WALLA, WA
B	07/19/2004 - 10/13/2010	PRIMEVEST FINANCIAL SERVICES, INC.	CRD# 15340	WALLA WALLA, WA
B	02/11/2003 - 07/08/2004	WM FINANCIAL SERVICES, INC.	CRD# 599	IRVINE, CA
IA	07/06/2001 - 02/14/2003	UBS PAINWEBBER INC.	CRD# 8174	SEATTLE, WA
B	12/12/2000 - 02/14/2003	UBS PAINWEBBER INC.	CRD# 8174	WEEHAWKEN, NJ
B	01/01/1999 - 01/02/2001	EDWARD JONES	CRD# 250	ST. LOUIS, MO

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, OR, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
05/2022 - Present	Self Employed	Insurance sales	N	East Wenatchee, WA, United States
05/2018 - Present	Financial Alternatives	Representative	Y	East Wenatchee, WA, United States
05/2018 - Present	PlanMember Securities Corporation	Investment Advisor Representative/Registered Representative	Y	Carpinteria, CA, United States
06/2014 - 04/2018	WASHINGTON TRUST BANK	REGSITERED REP	Y	SPOKANE, WA, United States
01/2014 - 04/2018	CETERA INVESTMENT ADVISERS LLC	MASS TRANSFER/Investment Advisor Representative	Y	SPOKANE, WA, United States
01/2012 - 04/2018	CETERA INVESTMENT SERVICES	REGISTERED REPRESENTATIVE	Y	ST. CLOUD, MN, 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) Planmember Securities Corporation, Investment-Related; Investment Advisor Representative and Registered Representative (Start 5/2018), ?nancial advisory and investments; 80 hours per month/80 hours during trading.
- 2) Financial Alternatives - 667 Grant Road, Suite 1 , East Wenatchee, WA 98802; Investment related; Securities and insurance sales and services; Representative; Start date 5/2018; 80 hours per month/80 hours during trading.
- 3) Medigap Plans of Pacific NW, LLC - 936 Plum St., Wenatchee, WA 98801; not investment related; Owner; offering Part D prescription plans; 2 hours per month, 2 hours during trading; since June 2019.
- 4) CS Planning Corp DBA Financial Alternatives; IAR WITH CS PLANNING; 667 Grant Road, Suite 1, East Wenatchee WA 98802; Start Date: 03/2023; Investment Advisor Representative (IAR); Provide investment/retirement planning and advisory products as an IAR through CS Planning; 160 hrs/mo; 80 hrs/mo during trading; IR



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	3
Financial	1

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 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	PRIMEVEST FINANCIAL SERVICES, INC.
Allegations:	CUSTOMER CLAIMS SHORT TERM TRADING FEE WAS NOT DISCLOSED TO HIM BY REP.
Product Type:	Mutual Fund
Alleged Damages:	\$5,000.00
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:	11/30/2010
Complaint Pending?	No
Status:	Settled
Status Date:	01/05/2011
Settlement Amount:	\$5,000.00
Individual Contribution Amount:	\$0.00



Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PRIMEVEST FINANCIAL SERVICES, INC.

Allegations: CUSTOMER CLAIMS SHORT TERM TRADING FEE WAS NOT DISCLOSED TO HIM BY REP.

Product Type: Mutual Fund

Alleged Damages: \$5,000.00

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: 01/07/2011

Complaint Pending? No

Status: Settled

Status Date: 01/05/2011

Settlement Amount: \$5,000.00

Individual Contribution Amount: \$0.00

Disclosure 2 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: UBS FINANCIAL SERVICES INC.

Allegations: CLIENT ALLEGES THAT FINANCIAL ADVISOR FAILED TO FOLLOW INSTRUCTIONS

Product Type: Other

Other Product Type(s): 401K

Alleged Damages: \$69,000.00

Customer Complaint Information

Date Complaint Received: 11/12/2004

Complaint Pending? No

Status: Closed/No Action

Status Date: 07/20/2005

Settlement Amount:

Individual Contribution Amount:

Firm Statement CLIENT REJECTED SETTLEMENT OFFER.



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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: UBS FINANCIAL SERVICES

Allegations: ANNE TOOK A 401(K) LOAN TO PAY OFF DEBT AND SHE DID NOT RE-PAY IT IN TIME. IT WAS SUPPOSE TO COME OUT OF STOCK OPTION SALE PROCEEDS.

Product Type: Other

Other Product Type(s): 401(K)

Alleged Damages: \$69,000.00

Customer Complaint Information

Date Complaint Received: 11/12/2004

Complaint Pending? No

Status: Closed/No Action

Status Date: 07/20/2005

Settlement Amount:

Individual Contribution Amount:

Broker Statement CLIENT REJECTED SETTLEMENT OFFER.

Disclosure 3 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: WM FINANCIAL SERVICES, INC.

Allegations: CLIENT ALLEGES SHE WAS UNAWARE OF THE TOTAL FEES ASSOCIATED WITH ANNUITY PURCHASE IN MARCH OF 2004.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$14,660.70

Customer Complaint Information

Date Complaint Received: 05/26/2004

Complaint Pending? No

Status: Denied

Status Date: 06/24/2004

Settlement Amount:

Individual Contribution Amount:

Firm Statement ALL DOCUMENTS APPEAR TO BE IN GOOD ORDER; TRADE APPEARS SUITABLE; FULL AND FAIR DISCLOSURE APPEARS TO HAVE BEEN MADE.

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WM FINANCIAL SERVICES

Allegations: MARILYN BOUGHT A VARIABLE ANNUITY AND I FORGOT TO SETUP THE SYSTEMATIC LIQUIDATION AT THE TIME WE SET THE CONTRACT UP. SHE THEN CLAIMED THAT SHE DID NOT KNOW THERE WERE EXPENSES INVOLVED. THIS IS UNTRUE BECAUSE MARILYN HAD BEEN TAKEN ADVANTAGE OF BY ANOTHER BROKER AND I WAS EXTREMELY CAREFUL IN PUTTING HER IN THE APPROPRIATE VEHICLE. MY COMPLIANCE DEPARTMENT REVIEWED THE COMPLAINT AND SALES MATERIAL AND REJECTED THE COMPLAINT SINCE ALL WAS IN ORDER. IT IS MY UNDERSTANDING THAT AT THIS POINT MARILYN IS TAKING THE SYSTEMATIC WITHDRAWALS AS ORIGINALLY PLANNED. IF SHE WERE TO COME IN TODAY WITH THE SAME ISSUES, I WOULD PUT HER IN THE EXACT SAME PORTFOLIO.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$14,660.70

Customer Complaint Information

Date Complaint Received: 05/26/2004

Complaint Pending? No

Status: Denied

Status Date: 06/24/2004

Settlement Amount:

Individual Contribution Amount:



Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 1

Reporting Source: Individual

Action Type: Compromise

Action Date: 02/25/2018

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 02/28/2018

If a compromise with creditor, provide:

Name of Creditor: Automated Accounts, Inc.

Original Amount Owed: \$6,305.55

Terms Reached with Creditor: Individual agreed to pay \$5756.33 immediately upon finding out about the outstanding debt; it was agreed that the interest amount of \$549.22 would be waived. The amount of \$5756.33 was paid on 2/28/18 and account was deemed satisfied/released.



End of Report

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