



IAPD Report

Christopher Scott Noechel

CRD# 4525589

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6



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 Scott Noechel (CRD# 4525589)

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 **04/07/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	FLEXIBLE PLAN INVESTMENTS LTD	CRD# 110762	02/27/2020
B	CEROS FINANCIAL SERVICES, INC.	CRD# 37869	02/20/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and 1 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	CITIZENS SECURITIES, INC.	39550	GROSSE POINTE, MI	12/19/2017 - 02/23/2018
B	KEY INVESTMENT SERVICES LLC	136300	STERLING HEIGHTS, MI	05/31/2006 - 07/26/2007
IA	KEY INVESTMENT SERVICES LLC	136300	STERLING HEIGHTS, MI	06/01/2006 - 12/31/2006

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
Termination	1



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

Employment 1 of 2

Firm Name: **CEROS FINANCIAL SERVICES, INC.**
Main Address: 1445 RESEARCH BOULEVARD
SUITE 530
ROCKVILLE, MD 20850
Firm ID#: 37869

	Regulator	Registration	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	02/20/2025

Branch Office Locations

ATLANTIC PARTNERS
3883 TELEGRAPH RD.
SUITE 100
BLOOMFIELD, MI 48302

Employment 2 of 2

Firm Name: **FLEXIBLE PLAN INVESTMENTS LTD**
Main Address: 3883 TELEGRAPH RD
STE 100
BLOOMFIELD HILLS, MI 48302-1432
Firm ID#: 110762

	Regulator	Registration	Status	Date
IA	Michigan	Investment Adviser Representative	Approved	02/27/2020

Branch Office Locations

FLEXIBLE PLAN INVESTMENTS LTD
3883 TELEGRAPH RD
STE 100
BLOOMFIELD HILLS, MI 48302-1432



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

Principal/Supervisory Exams

Exam	Category	Date
------	----------	------

No information reported.

General Industry/Product Exams

Exam	Category	Date
------	----------	------

	Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	01/31/2025
	Securities Industry Essentials Examination (SIE)	SIE	01/13/2025
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	12/19/2017
	General Securities Representative Examination (S7)	Series 7	06/10/2002

State Securities Law Exams

Exam	Category	Date
------	----------	------

	Uniform Securities Agent State Law Examination (S63)	Series 63	02/03/2025
	Uniform Investment Adviser Law Examination (S65)	Series 65	12/23/2019

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
B	12/19/2017 - 02/23/2018	CITIZENS SECURITIES, INC.	CRD# 39550	GROSSE POINTE, MI
B	05/31/2006 - 07/26/2007	KEY INVESTMENT SERVICES LLC	CRD# 136300	STERLING HEIGHTS, M
IA	06/01/2006 - 12/31/2006	KEY INVESTMENT SERVICES LLC	CRD# 136300	STERLING HEIGHTS, M
B	07/06/2005 - 08/01/2005	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	CHICAGO, IL
IA	07/06/2005 - 08/01/2005	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	CHICAGO, IL
B	09/27/2004 - 07/06/2005	BANC ONE SECURITIES CORPORATION	CRD# 16999	CHICAGO, IL
IA	09/27/2004 - 07/06/2005	BANC ONE SECURITIES CORPORATION	CRD# 16999	TROY, MI
B	11/21/2002 - 09/16/2004	ABN AMRO FINANCIAL SERVICES, INC.	CRD# 20373	CHICAGO, IL
B	06/11/2002 - 10/22/2002	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	06/11/2002 - 10/22/2002	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN

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
01/2025 - Present	Ceros Financial Services	Registered Representative	Y	Rockville, MD, United States
08/2018 - Present	Flexible Plan Investment	Regional Business Consultant	Y	Bloomfield, MI, United States
11/2017 - 08/2018	Citizens Securities, Inc	Licensed Banker	Y	Grosse Pointe, MI, United States
10/2017 - 08/2018	Citizens Bank	Associate Licensed Banker	Y	Grosse Pointe, MI, United States



Registration & Employment History



EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
10/2016 - 10/2017	Citizens Bank	Universal Banker	N	Grosse Pointe, MI, United States
03/2015 - 10/2016	Self-Employed	Distributor/sales Salad Master Cook ware.	N	Troy, MI, 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.

No information reported.



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
Termination	1

Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Firm

Firm Name: Citizens Securities, Inc.

Termination Type: Discharged

Termination Date: 02/08/2018

Allegations: Terminated by affiliated bank, Citizens Bank N.A. for violations of bank policy; He signed on behalf of Bank customers for multiple savings account closeouts ; He opened 20 accounts with no substantive transactions; He opened a business checking account for his sister. Not related to Citizens Securities, Inc.

Product Type: Banking Products (other than CDs)

.....

Reporting Source: Individual

Firm Name: CITIZENS SECURITIES, INC.

Termination Type: Discharged

Termination Date: 02/08/2018

Allegations: Terminated by affiliated bank, Citizens Bank N.A. for violations of bank policy; He signed on behalf of Bank customers for multiple savings account closeouts ; He opened 20 accounts with no substantive transactions; He opened a business checking account for his sister. Not related to Citizens Securities, Inc.

Product Type: Banking Products (other than CDs)



End of Report

This page is intentionally left blank.