



IAPD Report

Franklin Krone Lentz Jr

CRD# 1517542

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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

Franklin Krone Lentz Jr (CRD# 1517542)

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 **05/18/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	LENTZ ADVISORS	CRD# 335553	03/25/2025

QUALIFICATIONS

This representative is currently registered in **0** 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
B	THE LEADERS GROUP, INC.	37157	Gainesville, FL	04/24/2025 - 05/18/2026
IA	J. W. COLE ADVISORS, INC.	112294	Gainesville, FL	06/27/2024 - 02/28/2025
B	J.W. COLE FINANCIAL, INC.	124583	Gainesville, FL	06/05/2024 - 02/28/2025

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
Criminal	1
Termination	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 **2** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **LENTZ ADVISORS**
Main Address: 5110 SW 91ST DRIVE
SUITE A
GAINESVILLE, FL 32608
Firm ID#: 335553

	Regulator	Registration	Status	Date
	Florida	Investment Adviser Representative	Approved	05/29/2025
	Texas	Investment Adviser Representative	Restricted Approval	03/25/2025

Branch Office Locations

LENTZ ADVISORS
5110 SW 91ST DRIVE
SUITE A
GAINESVILLE, FL 32608



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, 3 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
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 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	06/22/1999
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	09/26/1986

State Securities Law Exams

Exam	Category	Date
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 Uniform Securities Agent State Law Examination (S63)	Series 63	06/15/2010
 Uniform Investment Adviser Law Examination (S65)	Series 65	06/08/1999

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
B	04/24/2025 - 05/18/2026	THE LEADERS GROUP, INC.	CRD# 37157	Gainesville, FL
IA	06/27/2024 - 02/28/2025	J. W. COLE ADVISORS, INC.	CRD# 112294	Gainesville, FL
B	06/05/2024 - 02/28/2025	J.W. COLE FINANCIAL, INC.	CRD# 124583	Gainesville, FL
IA	07/17/2013 - 04/22/2024	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	GAINESVILLE, FL
B	06/27/2013 - 04/22/2024	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	Gainesville, FL
IA	02/17/1987 - 07/02/2013	AXA ADVISORS, LLC	CRD# 6627	GAINESVILLE, FL
B	09/29/1986 - 07/02/2013	AXA ADVISORS, LLC	CRD# 6627	GAINESVILLE, FL
B	09/29/1986 - 01/05/2000	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	NEW YORK, NY

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
04/2025 - Present	SIMPLICITY INVESTMENTS	Registered Representative	Y	Summit, NJ, United States
03/2025 - Present	Lentz Wealth Advisors	President	Y	Gainesville, FL, United States
09/2024 - Present	YMM Ventures LLC	Managing Member	N	Gainesville, FL, United States
06/2024 - Present	Lentz Advisors LLC	President	Y	Gainesville, FL, United States
06/2024 - 02/2025	J.W. Cole Advisors, Inc.	Investment Advisor Representative	Y	Tampa, FL, United States
06/2024 - 02/2025	J.W. Cole Financial, Inc.	Registered Representative	Y	Tampa, FL, United States
01/2001 - 05/2024	LENTZ DODD FINANCIAL GROUP	MANAGING PARTNER	Y	GAINESVILLE, FL, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
07/2013 - 04/2024	RAYMOND JAMES FINANCIAL SERVICES ADVISORS INC.	INVESTMENT ADVISER REP	Y	GAINESVILLE, FL, United States
06/2013 - 04/2024	RAYMOND JAMES FINANCIAL SERVICES INC	REGISTERED REPRESENTATIVE	Y	GAINESVILLE, FL, 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.) LENTZ WEALTH ADVISORS - 3/1/25 - 5110 SW 91st Drive, Suite A, Gainesville, FL 32608 - President & IAR, Investment Advisor, Invt Rel, RIA, 160 hrs/mo; 140 hrs/mo (during trading hours).
- 2.) LENTZ ADVISORS LLC - 6/1/24 - 5110 SW 91st Drive, Suite A, Gainesville, FL 32608 - Managing Member/President, Dormant, DBA for former investment advisory and securities brokerage business, Not Invt Rel, Insurance business, 0 hrs/mo; 0 hrs/mo (during trading hours).
- 3.) YMM VENTURES LLC - 9/1/24 - 5110 SW 91st Drive, Suite A, Gainesville, FL 32608 - Managing Member, Collect & pay rent, Not Invt Rel, Real estate business, 0 hrs/mo; 0 hrs/mo (during trading hours).
- 4.) FRANKLIN K. LENTZ, JR; INVESTMENT RELATED; 5110 SW 91ST DRIVE, SUITE A, GAINESVILLE, FL 32608; INSURANCE PRODUCTION ACTIVITIES; INDEPENDENT INSURANCE PRODUCER; 07/1985; APPROX. 5 HOURS PER MONTH DURING TRADING HOURS; INDEPENDENT INSURANCE PRODUCER FOR VARIOUS INSURANCE COMPANIES.
- 5.) SIMPLICITY INVESTMENTS; INVESTMENT RELATED; 5110 SW 91ST DRIVE, SUITE A, GAINESVILLE, FL 32608; BROKER-DEALER; REGISTERED REPRESENTATIVE; 04/2025; APPROX. 5 HOURS PER MONTH DURING TRADING HOURS; REGISTERED REPRESENTATIVE OF BROKER DEALER.
- 6.) PATRIOT GROWTH - 11/1/2019 - 8200 SW 15th PL, Gainesville, FL 32607 - Consultant, Review benefits provided at renewal, advise plans and benefits that work best for employees, Not Invt Rel, 1 hr/mo; 1 hr/mo (during trading hours).



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
Criminal	1
Termination	2

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Formal Charges were brought in:	NEVER WENT TO COURT
Name of Court:	N/A
Location of Court:	ALACHUA COUNTY, FL
Docket/Case #:	01-2005-MM-46
Charge Date:	05/13/2005
Charge(s) 1 of 1	
Formal Charge(s)/Description:	WORTHLESS CHECK
No of Counts:	1
Felony or Misdemeanor:	Misdemeanor
Plea for each charge:	N/A
Disposition of charge:	Dismissed
Current Status:	Final
Status Date:	08/12/2005
Disposition Date:	08/12/2005
Sentence/Penalty:	DISMISSED. RESTITUTION MADE ON WORTHLESS CHECK.
Broker Statement	I WAS UNAWARE OF ANY CHARGE OF A MISDEMEANOR FROM 2005 ON MY RECORDS. IN FACT THIS JUST SHOWED UP ON A BACKGROUND CHECK DONE EACH YEAR BY RAYMOND JAMES. NOT SURE WHY IT JUST NOW SHOWED UP BUT I AM GETTING IT EXPUNGED.



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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 2

Reporting Source: Firm
Firm Name: J.W. Cole Financial, Inc.
Termination Type: Permitted to Resign
Termination Date: 02/28/2025
Allegations: Registered Representative's conduct was inconsistent with firm policies in that registered representative failed to disclose outside business activities, failed to follow an agreed-upon heightened supervision plan, potentially solicited a private securities transaction, and used non-approved communication platforms.
Product Type: No Product

Reporting Source: Individual
Firm Name: J.W. COLE FINANCIAL, INC.
Termination Type: Permitted to Resign
Termination Date: 02/28/2025
Allegations: Registered Representative's conduct was inconsistent with firm policies in that registered representative failed to disclose outside business activities, failed to follow an agreed-upon heightened supervision plan, potentially solicited a private securities transaction, and used non-approved communication platforms
Product Type: No Product

Disclosure 2 of 2

Reporting Source: Firm
Firm Name: RAYMOND JAMES FINANCIAL SERVICES, INC.
Termination Type: Discharged
Termination Date: 04/15/2024
Allegations: Individual alleged to have engaged in check fraud by withdrawing funds from firm personal account following deposit of checks drawn upon accounts with insufficient funds.
Product Type: No Product

Reporting Source: Individual
Firm Name: RAYMOND JAMES FINANCIAL SERVICES, INC.
Termination Type: Discharged
Termination Date: 04/15/2024
Allegations: Individual alleged to have engaged in a check fraud by withdrawing funds from firm



personal account following deposit of checks drawn upon accounts with insufficient funds.

Product Type:

No Product

Broker Statement

I vehemently deny any allegations by Raymond James that I engaged in any "check fraud" or any "wrongful taking of property," and I believe those assertions by Raymond James are inaccurate, unwarranted, and defamatory. Raymond James apparently failed to consider the fact that I had ample overdraft protection and a line of credit tied to my personal checking account from which I wrote checks and deposited them into my Raymond James Capital Access account, which ensured that any checks I wrote on my personal account would clear. I am unaware of any situation in which any checks written from my personal account and then deposited into my Raymond James account did not clear. Moreover, I have no knowledge of Raymond James ever disbursing funds without first having received credit for the deposits that I made into my Raymond James account. The availability of credit to cover these checks, and the fact that all such checks did clear, establishes that I did not engage in any "check fraud" or the "wrongful taking of property." As such, the Form U5 filed by Raymond James is inaccurate and defamatory, and I am considering my legal options in response thereto.



End of Report

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