IAPD Report

GAYLE MARIE JENDZEJEC

CRD# 1636272

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

GAYLE MARIE JENDZEJEC (CRD# 1636272)

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 **01/31/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	PROSPERITY CAPITAL ADVISORS	CRD# 156480	08/03/2022

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **3** 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	ESI FINANCIAL ADVISORS	265	WARWICK, RI	09/05/2017 - 08/02/2022
IA	LIFETIME ADVISORS GROUP	226767	WARWICK, RI	08/05/2015 - 08/02/2017
B	INVESTORS CAPITAL CORP.	30613	LYNNFIELD, MA	03/12/2001 - 09/13/2001

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
Regulatory Event	2
Customer Dispute	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 **3** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **PROSPERITY CAPITAL ADVISORS**

Main Address: 30400 DETROIT ROAD
SUITE 201
WESTLAKE, OH 44145

Firm ID#: 156480

	Regulator	Registration	Status	Date
IA	Florida	Investment Adviser Representative	Approved	11/29/2022
IA	Massachusetts	Investment Adviser Representative	Approved	10/25/2022
IA	Rhode Island	Investment Adviser Representative	Approved	08/03/2022

Branch Office Locations

PROSPERITY CAPITAL ADVISORS
1130 Ten Rod Rd., Bld F#102
North Kingstown, RI 02852

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

Principal/Supervisory Exams

	Exam	Category	Date
B	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	07/31/1998
B	General Securities Principal Examination (S24)	Series 24	11/20/1996

General Industry/Product Exams

	Exam	Category	Date
B	General Securities Representative Examination (S7)	Series 7	08/14/1996
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/19/1987

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	02/03/1994
B	Uniform Securities Agent State Law Examination (S63)	Series 63	07/06/1987

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Chartered Financial Consultant

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

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	09/05/2017 - 08/02/2022	ESI FINANCIAL ADVISORS	CRD# 265	WARWICK, RI
IA	08/05/2015 - 08/02/2017	LIFETIME ADVISORS GROUP	CRD# 226767	WARWICK, RI
B	03/12/2001 - 09/13/2001	INVESTORS CAPITAL CORP.	CRD# 30613	LYNNFIELD, MA
B	08/21/1998 - 03/01/2001	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	FORT WAYNE, IN
B	08/21/1998 - 03/01/2001	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	CRD# 2580	FORT WAYNE, IN
B	01/02/1998 - 08/24/1998	CADARET, GRANT & CO., INC.	CRD# 10641	SYRACUSE, NY
B	04/06/1995 - 01/02/1998	AIG EQUITY SALES CORP.	CRD# 5967	NEW YORK, NY
B	07/20/1990 - 04/04/1995	PML SECURITIES COMPANY	CRD# 4082	NEWARK, DE
B	03/20/1987 - 05/14/1990	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ

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
08/2022 - Present	C2P Capital Advisory Group d.b.a. Prosperity Capital Advisors	Investment Advisor Representative	Y	West Lake, OH, United States
07/2009 - Present	Lifetime Advisors Group, LLC (d.b.a. for advisory business)	President, Investment Advisor Representative	Y	Warwick, RI, United States
08/2001 - 06/2023	COLLEGE ADVISORS GROUP LLC	PRESIDENT	N	WARWICK, RI, United States
08/2017 - 08/2022	Equity Services, Inc.	INVESTMENT ADVISOR REP	Y	Montpelier, VT, United States
05/2015 - 07/2017	LIFETIME MONEY MANAGEMENT LLC	MANAGING DIRECTOR/CCO/IAR/ MANAGING MEMBER	Y	WARWICK, RI, 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) Ms. Jendzejec is a licensed insurance agent conducting business from his registered location. In this capacity, he may offer fixed insurance products including but not to limited life insurance, annuities, disability insurance, long term care insurance and Medicare supplements and receives normal and customary commissions as a result of any sales. In addition, he may receive other compensation such as fixed life trails. Ms. Jendzejec spends approx. 10 hrs/week during trading hours on this activity.
2) Ms. Jendzejec is the owner of Lifetime Insurance Group, LLC d.b.a. Lifetime Advisors Group which is the operating entity for Ms. Jendzejec's advisory and insurance business. Ms. Jendzejec spends approximately forty hours per week during trading hours working under this entity.
3) Ms. Jendzejec is the President of JBL Enterprises LLC which is a property management company. Roughly five hours per week is spent on this activity typically outside of trading hours. This is not an investment related activity.

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
Regulatory Event	2
Customer Dispute	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 2

Reporting Source:	Individual
Regulatory Action Initiated By:	STATE OF RHODE ISLAND DIVISION OF SECURITIES
Sanction(s) Sought:	Cease and Desist
Date Initiated:	03/06/2000
Docket/Case Number:	NONE
Employing firm when activity occurred which led to the regulatory action:	LINCOLN FINANCIAL ADVISORS
Product Type:	Other: PAY TELEPHONE SALES
Allegations:	FAILURE TO PROVIDE ADEQUAETE DISCLOSURE TO INVESTORS, SELLING UNREGISTERED SECURITIES, ENGAGING IN UNETHICAL AND DISHONEST PRACTICES AND NOT BEING LICENSED AS A BROKER DEALER.
Current Status:	Final
Resolution:	Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	04/16/2001
Sanctions Ordered:	Other: THREE YEAR SUPERVISION

Disclosure 2 of 2

Reporting Source:	Individual
Regulatory Action Initiated By:	RHODE ISLAND SECURITIES DIVISON
Sanction(s) Sought:	Cease and Desist
Other Sanction(s) Sought:	
Date Initiated:	03/06/2000
Docket/Case Number:	NONE
Employing firm when activity occurred which led to the regulatory action:	LINCOLN FINANCIAL ADVISORS
Product Type:	Other
Other Product Type(s):	PAYPHONES
Allegations:	FAILURE TO PROVIDE ADEQUAETE DISCLOSURE TO INVESTORS, SELLING UNREGISTERED SECURITIES, ENGAGING IN UNETHICAL AND DISHONEST PRACTICES AND NOT BEING LICENSED AS A BROKER DEALER.
Current Status:	Final
Resolution:	Consent
Resolution Date:	04/16/2001
Sanctions Ordered:	Cease and Desist/Injunction
Other Sanctions Ordered:	
Sanction Details:	CEASE AND DESIST FROM SALE OF PAYPHONES

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 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	LINCOLN FINANCIAL ADVISORS
Allegations:	CLAIMANT ALLEGED REPRESENTATIVE MISREPRESENTED HER INVESTMENT TO BE SUITABLE, SAFE, AND SECURE
Product Type:	Other
Other Product Type(s):	MISCELLANEOUS
Alleged Damages:	$83,436.00

Customer Complaint Information

Date Complaint Received:	03/04/2002
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	06/16/2003
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD ARBITRATION NUMBER - 02-00429
Date Notice/Process Served:	03/04/2002
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	06/16/2003
Monetary Compensation Amount:	$26,470.00
Individual Contribution Amount:	$0.00

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	LINCOLN FINANCIAL ADVISORS
Allegations:	BREACH OF CONTRACT, NEGLIGENCE, FAILURE TO SUPERVISE, BREACH

	OF FIDUCIARY DUTY, MISREPRESENTAION, SUITABILITY
Product Type:	Other: PAY TELEPHONE SALES
Alleged Damages:	$83,436.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	UNITED STATES DISTRICT COURT RHODE ISLAND
Docket/Case #:	C.A. NO. 01-444L
Filing date of arbitration/CFTC reparation or civil litigation:	09/17/2001

Customer Complaint Information

Date Complaint Received:	09/17/2001
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	12/18/2003
Settlement Amount:	$0.00
Individual Contribution Amount:	$0.00

Arbitration Information

Disposition:	Dismissed
Disposition Date:	12/18/2003

Civil Litigation Information

Type of Court:	Federal Court
Name of Court:	DISTRICT OF RHODE ISLAND
Location of Court:	PROVIDENCE, RI
Docket/Case #:	C.A. NO. 01-444L
Date Notice/Process Served:	09/17/2001
Litigation Pending?	No
Disposition:	Dismissed
Disposition Date:	12/18/2003
Monetary Compensation Amount:	$0.00
Individual Contribution Amount:	$0.00

End of Report

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