



IAPD Report

RICHARD THADDEUS LINCOLN

CRD# 2765841

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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

RICHARD THADDEUS LINCOLN (CRD# 2765841)

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 **05/08/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	M HOLDINGS SECURITIES, INC.	CRD# 43285	02/29/2024
IA	PROSPERITY CAPITAL ADVISORS	CRD# 156480	03/08/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **13** 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	OSAIC WEALTH, INC.	23131	PARKVILLE, MO	01/19/2024 - 03/05/2024
IA	OSAIC WEALTH, INC.	23131	PARKVILLE, MO	01/19/2024 - 03/05/2024
B	WOODBURY FINANCIAL SERVICES, INC.	421	PARKVILLE, MO	06/14/2016 - 01/19/2024

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

Employment 1 of 2

Firm Name: **M HOLDINGS SECURITIES, INC.**
Main Address: 1125 N.W. COUCH STREET
SUITE 900
PORTLAND, OR 97209
Firm ID#: 43285

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	02/29/2024
B FINRA	Invest. Co and Variable Contracts	Approved	02/29/2024
B FINRA	Investment Co./Variable Contracts Prin	Approved	02/29/2024
B Arizona	Agent	Approved	02/29/2024
B Arkansas	Agent	Approved	02/29/2024
B Delaware	Agent	Approved	05/08/2026
B Florida	Agent	Approved	02/29/2024
B Kansas	Agent	Approved	02/29/2024
B Massachusetts	Agent	Approved	12/24/2025
B Missouri	Agent	Approved	02/29/2024
B Nebraska	Agent	Approved	03/06/2024
B Nevada	Agent	Approved	02/29/2024
B New Jersey	Agent	Approved	03/04/2024



Qualifications

Regulator	Registration	Status	Date
B New York	Agent	Approved	02/29/2024
B Texas	Agent	Approved	02/29/2024
B Vermont	Agent	Approved	02/29/2024

Branch Office Locations

M HOLDINGS SECURITIES, INC.
Miami, FL

M HOLDINGS SECURITIES, INC.
331 NEWMAN SPRINGS ROAD, BLDG 1, SUITE 107
RED BANK, NJ 07701

Employment 2 of 2

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	03/22/2024
IA Kansas	Investment Adviser Representative	Approved	09/18/2024
IA Missouri	Investment Adviser Representative	Approved	06/13/2025
IA Nebraska	Investment Adviser Representative	Approved	03/12/2024
IA New Jersey	Investment Adviser Representative	Approved	03/11/2024
IA Texas	Investment Adviser Representative	Restricted Approval	03/08/2024

Branch Office Locations

PROSPERITY CAPITAL ADVISORS
331 Newman Springs Road Bldg. 1, Suite 107
Red Bank, NJ 07701

PROSPERITY CAPITAL ADVISORS
Boca Raton, FL



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
Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	06/01/2015

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	08/13/2014
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	08/05/1996

State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	01/02/2001
Uniform Securities Agent State Law Examination (S63)	Series 63	08/12/1996

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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	01/19/2024 - 03/05/2024	OSAIC WEALTH, INC.	CRD# 23131	PARKVILLE, MO
IA	01/19/2024 - 03/05/2024	OSAIC WEALTH, INC.	CRD# 23131	PARKVILLE, MO
B	06/14/2016 - 01/19/2024	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	PARKVILLE, MO
IA	06/14/2016 - 01/19/2024	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	PARKVILLE, MO
IA	10/22/2013 - 06/29/2016	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	OVERLAND PARK, KS
B	10/22/2013 - 06/29/2016	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	OVERLAND PARK, KS
B	07/12/2013 - 10/25/2013	UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER	CRD# 20804	OVERLAND PARK, KS
IA	07/25/2013 - 10/21/2013	AWM ASSET MANAGEMENT LLC	CRD# 166748	ENGLEWOOD, CO
IA	10/29/2002 - 07/19/2013	EAGLE STRATEGIES LLC	CRD# 110826	OVERLAND PARK, KS
B	10/12/2001 - 07/19/2013	NYLIFE SECURITIES LLC	CRD# 5167	OVERLAND PARK, KS
B	08/23/1999 - 10/09/2001	METLIFE SECURITIES INC.	CRD# 14251	SPRINGFIELD, MA
B	08/23/1999 - 10/09/2001	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	NEW YORK, NY
B	08/06/1996 - 09/03/1999	NYLIFE SECURITIES INC.	CRD# 5167	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
03/2024 - Present	C2P Capital Advisory Group, LLC dba Prosperity Capital Advisors	Investment Advisor Representative	Y	Westlake, OH, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
02/2024 - Present	M Holdings Securities, Inc.	Registered Representative	Y	Portland, OR, United States
02/2024 - Present	OneTeam Financial, LLC (d.b.a. for advisory business)	Registered Representative, Investment Advisor Representative	Y	Red Bank, NJ, United States
03/2007 - 01/2025	RETIREMENT CONCEPTS GROUP	OWNER AND INVESTMENT ADVISOR	Y	OVERLAND PARK, KS, United States
01/2024 - 02/2024	OSAIC WEALTH, INC.	Mass Transfer	Y	PARKVILLE, MO, United States
06/2016 - 01/2024	WOODBURY FINANCIAL SERVICES INC	REGISTERED REPRESENTATIVE	Y	OVERLAND PARK, KS, United States
10/2013 - 06/2016	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC	INVESTMENT ADVISER REPRESENTATIVE	Y	FAIRFIELD, IA, United States
10/2013 - 06/2016	CAMBRIDGE INVESTMENT RESEARCH, INC	REGISTERED REPRESENTATIVE	Y	FAIRFIELD, IA, 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) OneTeam Financial LLC; 331 Newman Spring Rd, Bld #1, STE 107, Red Bank NJ 07701; Member Firm Affiliation; Investment Related; Senior Private Client & Executive Life Insurance Specialist; Holistic Wealth Management Services including Life, Annuities, Disability, Long Term Care, Securities, Mutual Funds and other financial products; 02/07/2024; 150 hours per month; 150 hours per month during trading hours.
- 2) Mr. Lincoln 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. Mr. Livesay spends approx. 10 hrs/week during trading hours on this 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
Customer Dispute	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 1

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: NYLIFE SECURITIES INC.

Allegations: CUSTOMER ALLEGES THAT HE MET WITH THE RR IN AUGUST 2006 AND SIGNED PAPER TO REALLOCATE HIS ACCOUNT AND TO ROLLOVER THE GAIN IN THE POLICY TO AN AMERICAN FUND ACCOUNT. CUSTOMER MAINTAINS THAT THE CHANGES WERE NEVER PROCESSED. CUSTOMER IS REQUESTING TO SURRENDER THE ANNUITY WAIVING SURRENDER CHARGES.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$12,444.77

Customer Complaint Information

Date Complaint Received: 10/16/2006

Complaint Pending? No

Status: Litigation

Status Date: 06/04/2007

Settlement Amount:

Individual Contribution Amount:

Civil Litigation Information

Court Details: DISTRICT COURT OF JOHNSON COUNTY KANSAS, JOHNSON COUNTY,



KANSAS. CASE #07CV04159. CASE REMOVED TO FEDERAL COURT - UNITED STATES DISTRICT COURT FOR THE DISTRICT OF KANSAS, CASE #07CV2285.

Date Notice/Process Served: 06/04/2007

Litigation Pending? No

Disposition: Settled

Disposition Date: 02/21/2008

Monetary Compensation Amount: \$12,500.00

Individual Contribution Amount: \$0.00



End of Report

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