



IAPD Report

NEAL ANTHONY KLOKE

CRD# 4852676

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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

NEAL ANTHONY KLOKE (CRD# 4852676)

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 **01/27/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LINCOLN INVESTMENT	CRD# 519	01/02/2009
IA	LINCOLN INVESTMENT	CRD# 519	02/23/2009
IA	CAPITAL ANALYSTS	CRD# 162200	03/15/2016

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **12** 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	GREAT AMERICAN ADVISORS, INC.	36451	CINCINNATI, OH	09/11/2006 - 12/31/2008

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

Employment 1 of 2

Firm Name: **LINCOLN INVESTMENT**
Main Address: 601 OFFICE CENTER DRIVE
SUITE 300
FORT WASHINGTON, PA 19034-3232
Firm ID#: 519

Regulator	Registration	Status	Date
B FINRA	Invest. Co and Variable Contracts	Approved	01/02/2009
B Alaska	Agent	Approved	01/16/2024
B Arizona	Agent	Approved	01/02/2009
B California	Agent	Approved	01/24/2013
B Colorado	Agent	Approved	01/06/2021
B Florida	Agent	Approved	01/02/2009
B Idaho	Agent	Approved	07/10/2009
B Nevada	Agent	Approved	01/21/2015
B Oregon	Agent	Approved	01/24/2013
B South Carolina	Agent	Approved	01/04/2024
B Virginia	Agent	Approved	01/04/2018
B Washington	Agent	Approved	01/02/2009
IA Washington	Investment Adviser Representative	Approved	02/23/2009



Qualifications

Regulator	Registration	Status	Date
B Wisconsin	Agent	Approved	01/21/2025

Branch Office Locations

LINCOLN INVESTMENT
 1135 ELLIS STREET
 BELLINGHAM, WA 98225

Employment 2 of 2

Firm Name: **CAPITAL ANALYSTS**
 Main Address: 601 OFFICE CENTER DRIVE
 SUITE 300
 FORT WASHINGTON, PA 19034-3232
 Firm ID#: 162200

Regulator	Registration	Status	Date
IA Washington	Investment Adviser Representative	Approved	03/15/2016

Branch Office Locations

CAPITAL ANALYSTS
 1135 Ellis Street
 Bellingham, WA 98225



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
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B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	09/07/2006

State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	02/19/2009
B Uniform Securities Agent State Law Examination (S63)	Series 63	10/25/2006

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	09/11/2006 - 12/31/2008	GREAT AMERICAN ADVISORS, INC.	CRD# 36451	CINCINNATI, OH

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
01/2009 - Present	LINCOLN INVESTMENT PLANNING, INC.	FINANCIAL REPRESENTATIVE	Y	UNIVERSITY PLACE, WA, United States
01/2002 - Present	KLOKE FINANCIAL ENTERPRISES INC.	SELF EMPLOYED	Y	BELLINGHAM, WA, United States
01/2002 - Present	NWM FINANCIAL SVCS	INDEPENDENT AGENT	N	BELLINGHAM, WA, 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.

LEGAL SHIELD

POSITION: General Agent NATURE: Legal and Identity Theft Services INVESTMENT RELATED: No NUMBER OF HOURS: 2
SECURITIES TRADING HOURS: 1 START DATE: 07/01/2014

ADDRESS: One Pre-Paid Way, Ada OK 74820, United States

DESCRIPTION: Educate clients that they can be provided limited legal services in addition to a basic Living Will by signing up for a membership. Educate clients that they can also add Identity Theft protection.

1135 ELLIS STREET, LLC

POSITION: Member and Manager of the LLC. NATURE: Commercial Rental INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 12/28/2020

ADDRESS: 1135 Ellis Street, Bellingham WA 98225, United States

DESCRIPTION: Handling the rental income, bills and general maintenance of the building. Kloke Financial Services, Inc DBA Darrell Stewart and Company currently occupying the entire building as it is now so there really no significant time involved as it stands currently.

DALLAS KLOKE FAMILY FOUNDATION

POSITION: Officer/Governor NATURE: Non-Profit, supporting local organizations INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 03/13/2013

ADDRESS: 4012 M Ave, Anacortes WA 98221, United States

DESCRIPTION: Communicate with my mother regarding donations made to local organizations. She funds the foundation from Mt. Erie Guide book sales annually. I help her complete the appropriate Schedule C on her tax return and indicate how much net profit needs to be paid to the foundation. Darrell Stewart and Company completes the annual tax return for the foundation.

INSURANCE



Registration & Employment History



OTHER BUSINESS ACTIVITIES

POSITION: agent NATURE: Insurance Sales INVESTMENT RELATED: Yes NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 1 START DATE: 01/01/2002

ADDRESS: 1135 Ellis Street, Bellingham WA 98225, United States

DESCRIPTION: Help current clients and prospective clients evaluate the need for Life Insurance, Fixed Annuity and Long Term care insurance policies. Educate, service and place policies for those who qualify. I am paid a commission directly from the insurance company or the insurance brokerage firm.

NAIFA WASHINGTON

POSITION: Treasurer, Board Member, authorized signor NATURE: Non-Profit: Education, Advocation, Networking INVESTMENT RELATED: Yes NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 2 START DATE: 07/01/2016

ADDRESS: 2400 NW 80th Street PMB 140, Seattle WA 98117, United States

DESCRIPTION: Oversee and report the financials to the Executive Board on a monthly basis. Communicate with the bookkeeper regarding the income, expenses and budget. Sign checks as needed. Help with the overall viability and growth of the association.

INTEGRATED TAX & ACCOUNTING SOLUTIONS

POSITION: sole owner NATURE: Tax, Accounting and Bookkeeping Service INVESTMENT RELATED: No NUMBER OF HOURS: 15 SECURITIES TRADING HOURS: 5 START DATE: 01/01/2012

ADDRESS: 1135 Ellis Street, Bellingham WA 98225, United States

DESCRIPTION: I will manage the employees, pay bills, pay wages, interact with customers and make decisions to run the day-to-day operations of the business. I also prepare annual tax returns for clientele.

CEDAR GROVE PARK ASSOCIATION

POSITION: Authorized Signer. back up signer NATURE: Rental INVESTMENT RELATED: No NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 12/16/2024

ADDRESS: 4915 Samish Way, Bellingham WA 98225, United States

DESCRIPTION: I will sign checks when needed but I don't anticipate having to do this often.

KLOKE FINANCIAL SERVICES, INC.

POSITION: President/Owner NATURE: Financial Services INVESTMENT RELATED: Yes NUMBER OF HOURS: 140 SECURITIES TRADING HOURS: 120 START DATE: 01/01/2009

ADDRESS: 1135 Ellis Street, Bellingham WA 98225, United States

DESCRIPTION: DBA for Lincoln business. Manage employees, pay bills, etc. All Income from Integrated Tax and Accounting Solutions goes through this business entity.



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:	Regulator
Employing firm when activities occurred which led to the complaint:	N/A
Allegations:	UNSUITABILITY AND BREACH OF FIDUCIARY DUTY.
Product Type:	Mutual Fund
Alleged Damages:	\$50,000.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	FINRA - CASE #13-02491
Date Notice/Process Served:	08/26/2013
Arbitration Pending?	No
Disposition:	Award
Disposition Date:	03/13/2014
Disposition Detail:	RESPONDENT IS LIABLE FOR AND SHALL PAY TO THE CLAIMANTS COMPENSATORY DAMAGES IN THE AMOUNT OF \$10,000.00.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	GREAT AMERICAN ADVISORS



Allegations: CLIENT ALLEGED THAT REPRESENTATIVE RECOMMENDED AN UNSUITABLE JUNK BOND FUND IN 2007

Product Type: Mutual Fund

Alleged Damages: \$50,000.00

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: 10/24/2011

Complaint Pending? No

Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)

Status Date: 08/26/2013

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: [13-02491](#)

Date Notice/Process Served: 08/26/2013

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 03/13/2014

Monetary Compensation Amount: \$10,300.00

Individual Contribution Amount: \$0.00

Broker Statement

PURCHASE WAS ADDITIONAL SHARES INTO AN EXISTING MUNI BOND FUND POSITION THAT WOULD GENERATE THE NEEDED RETIREMENT INCOME OF THE CLIENT. AT THE TIME OF THE RECOMMENDATION, THE FUND WAS RATED 5-STARS BY MORNINGSTAR AND HAD BEEN FOR THE PAST 10 YEARS. THE FUND HAS ALSO CONSISTENTLY PROVIDED THE MONTHLY INCOME TO THE CLIENT, WHICH WAS THE PRIMARY OBJECTIVE FOR THE INVESTMENT. CASE WENT TO ARBITRATION, RESPONDENT IS LIABLE FOR AND SHALL PAY TO THE CLAIMANTS COMPENSATORY DAMAGES IN THE AMOUNT OF \$10,000 AND \$300 REIMBURSEMENT OF FILING FEE.



End of Report

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