IAPD Report

PAUL JACQUES STAWINSKI

CRD# 717063

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

User Guidance

www.adviserinfo.sec.gov

Report Summary

PAUL JACQUES STAWINSKI (CRD# 717063)

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 **07/01/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	GARDEN STATE SECURITIES, INC.	CRD# 10083	03/16/2023
IA	GARDEN STATE INVESTMENT ADVISORY SERVICES, LLC	CRD# 133088	04/13/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **10** 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	PURSHE KAPLAN STERLING INVESTMENTS	35747	New York, NY	09/14/2022 - 03/23/2023
IA	SUMMIT FINANCIAL, LLC	299322	NEW YORK, NY	09/02/2022 - 03/22/2023
IA	LINCOLN FINANCIAL ADVISORS CORPORATION	3978	New York, NY	01/05/2022 - 09/14/2022

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	4
Customer Dispute	1
Termination	1

Report Summary

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

Employment 1 of 2

Firm Name: **GARDEN STATE SECURITIES, INC.**

Main Address: 328 NEWMAN SPRINGS ROAD
RED BANK, NJ 07701

Firm ID#: 10083

	Regulator	Registration	Status	Date
B	FINRA	Direct Participation Programs	Approved	03/16/2023
B	FINRA	General Securities Principal	Approved	03/16/2023
B	FINRA	General Securities Representative	Approved	03/16/2023
B	FINRA	Invest. Co and Variable Contracts	Approved	03/16/2023
B	California	Agent	Approved	05/16/2023
B	Colorado	Agent	Approved	04/10/2023
B	Connecticut	Agent	Approved	04/10/2023
B	Florida	Agent	Approved	03/16/2023
B	Maine	Agent	Approved	07/02/2026
B	New Jersey	Agent	Approved	04/04/2023
B	New York	Agent	Approved	04/08/2023
B	North Carolina	Agent	Approved	03/16/2023
B	Pennsylvania	Agent	Approved	03/30/2023

Qualifications

	Regulator	Registration	Status	Date
B	Washington	Agent	Approved	03/30/2023

Branch Office Locations

NEW YORK, NY

Employment 2 of 2

Firm Name: **GARDEN STATE INVESTMENT ADVISORY SERVICES, LLC**

Main Address: 328 NEWMAN SPRINGS ROAD
RED BANK, NJ 07701

Firm ID#: 133088

	Regulator	Registration	Status	Date
IA	New Jersey	Investment Adviser Representative	Approved	04/13/2023

Branch Office Locations

GARDEN STATE INVESTMENT ADVISORY SERVICES, LLC
328 NEWMAN SPRINGS ROAD
RED BANK, NJ 07701

 Report about PAUL JACQUES STAWINSKI.

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

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	04/23/2001

General Industry/Product Exams

	Exam	Category	Date
B	Direct Participation Programs Representative Examination (S22TO)	Series 22TO	01/02/2023
B	Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	01/02/2023
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	06/16/1997
B	Registered Representative Examination (S1)	Series 1	10/03/1980

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	01/04/2022
B	Uniform Securities Agent State Law Examination (S63)	Series 63	03/05/1997

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

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
B	09/14/2022 - 03/23/2023	PURSHE KAPLAN STERLING INVESTMENTS	CRD# 35747	New York, NY
IA	09/02/2022 - 03/22/2023	SUMMIT FINANCIAL, LLC	CRD# 299322	NEW YORK, NY
IA	01/05/2022 - 09/14/2022	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	New York, NY
B	02/26/2016 - 09/14/2022	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	New York, NY
B	09/27/2006 - 02/26/2016	AMERITAS INVESTMENT CORP.	CRD# 14869	NEW YORK, NY
B	06/01/2005 - 08/25/2006	AXA ADVISORS, LLC	CRD# 6627	NEW YORK, NY
IA	06/01/2005 - 08/25/2006	AXA ADVISORS, LLC	CRD# 6627	NEW YORK, NY
IA	04/16/2001 - 06/01/2005	MONY SECURITIES CORPORATION	CRD# 4386	NEW YORK, NY
B	03/30/2001 - 06/01/2005	MONY SECURITIES CORPORATION	CRD# 4386	NEW YORK, NY
B	01/02/1998 - 04/18/2001	CADARET, GRANT & CO., INC.	CRD# 10641	SYRACUSE, NY
B	10/07/1996 - 01/02/1998	AIG EQUITY SALES CORP.	CRD# 5967	NEW YORK, NY
B	10/20/1980 - 09/25/1996	EQ FINANCIAL CONSULTANTS, INC.	CRD# 6627	NEW YORK, NY
B	10/17/1980 - 09/25/1996	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
02/2024 - Present	Protection Point Advisors	Investment Advisor Representative	Y	Roseville, CA, United States
03/2023 - Present	GARDEN STATE SECURITIES, INC.	REGISTERED REP	Y	RED BANK, NJ, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
09/2022 - Present	Purshe Kaplan Sterling Investments	Registered Rep	Y	Albany, NY, United States
09/2022 - Present	SUMMIT FINANCIAL, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	PARSIPPANY, NJ, United States
02/2016 - 09/2022	LINCOLN FINANCIAL ADVISORS	REGESTERED REPRESENTATIVE	Y	New York, NY, United States
05/2013 - 09/2022	CLU WEALTH ADVISORS	PRESIDENT	Y	NEW YORK, NY, 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) 1. Name- Summit Financial DBA CLU Wealth Advisors
2. Investment related - Yes
3. Address- 310 West 86 Street PHN, New York, NY 10024
4. Nature - RIA
5. position - Advisor
6. start date - 09/2022
7. number of hours/month - 160
8. number of hours during securities trading hours - 7
9. duties - Advisor and Financial Planner

2) PAUL STAWINSKI
310 WEST 86TH STREET, SUITE PH
NEW YORK, NY 10024
CATEGORY: OTHER
INVESTMENT RELATED: NO
TITLE: CAPTAIN OF A YACHT CHARTER
DUTIES: CHARTER MY YACHT
START DATE: 5/23/2020
HOURS PER MONTH: 15
HOURS PER MONTH DURING TRADING HOURS: 0

3) 1. Name - PKS Financial
2. Investment related - Yes
3. Address - 80 State Street, Albany NY 12207
4. Nature - Fixed / Traditional Insurance
5. position - Agent
6. start date - 09/2022
7. number of hours/month - 20
8. number of hours during securities trading hours - 20
9. duties - Sales of Fixed / Traditional insurance products

Registration & Employment History

OTHER BUSINESS ACTIVITIES

4)1. Name - Fixed Insurance
2. Investment related - Yes
3. Address - 310 West 86 Street PHN, New York, NY 10024
4. Nature - Fixed / Traditional Insurance
5. position - Agent
6. start date - 04/2016
7. number of hours/month - 100
8. number of hours during securities trading hours - 80
9. duties - Sales of Fixed / Traditional insurance products

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	4
Customer Dispute	1
Termination	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 4

Reporting Source:	Individual
Regulatory Action Initiated By:	State of Indiana Department of Insurance
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	07/27/2016
Docket/Case Number:	15519-AG16-0714-146
Employing firm when activity occurred which led to the regulatory action:	Lincoln Financial Advisors
Product Type:	No Product
Allegations:	Failure to disclose an July 09, 2012 monetary penalty issued by the New York Department of Financial Services, a January 14, 2013 Consent Order issued by the New Jersey Department of Banking and Insurance, and a July 10, 2013 Consent Order issued by the Florida Office of Insurance Regulation.
Current Status:	Final
Resolution:	Order
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:	07/29/2016
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s)
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$750.00
Portion Levied against individual:	$750.00
Payment Plan:	Direct Payment
Is Payment Plan Current:	Yes
Date Paid by individual:	08/10/2016
Was any portion of penalty waived?	No
Amount Waived:	

Disclosure 2 of 4

Reporting Source:	Individual
Regulatory Action Initiated By:	STATE OF FLORIDA
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	07/10/2013
Docket/Case Number:	134974-13-AG
Employing firm when activity occurred which led to the regulatory action:	AMERITAS INVESTMENT CORP.
Product Type:	Insurance
Allegations:	FAILED TO REPORT STIPULATION AGREEMENT WITH THE STATE OF NEW YORK REGARDING ALLEGATIONS THAT THE RR CO-SIGNED AND SUBMITTED A LIFE INSURANCE APPLICATION FALSELY STATING HE WITNESSED THE SIGNATURE.
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?	Yes
Resolution Date:	07/10/2013
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Other: RR PLACED ON PROBATION FOR A PERIOD OF ONE YEAR PURSUANT TO FLROIDA STATUTES.
Monetary Sanction 1 of 1	

Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$1,500.00
Portion Levied against individual:	$1,500.00
Payment Plan:	PAID IN FULL
Is Payment Plan Current:	Yes
Date Paid by individual:	07/09/2013
Was any portion of penalty waived?	No
Amount Waived:	

Disclosure 3 of 4

Reporting Source:	Individual
Regulatory Action Initiated By:	STATE OF NEW JERSY
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	12/24/2012
Docket/Case Number:	8053461
Employing firm when activity occurred which led to the regulatory action:	AMERITAS INVESTMENT CORP
Product Type:	Insurance
Allegations:	ALLEGATIONS THAT THE RR CO-SIGNED AND SUBMITTED A LIFE INSURANCE APPLICATION FALSELY STATING HE WITNESSED THE SIGNATURE. NJSA 17:22A-34
Current Status:	Final
Action Appealed To:	State Agency or Commission
Date Appeal filed:	
Appeal Limitation Details:	
Resolution:	Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	Yes
Resolution Date:	01/09/2013
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1

Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$2,000.00

Portion Levied against individual:	$2,000.00
Payment Plan:	$500. IMMEDIATELY, $500 FOR 3 ADDITIONAL MONTHS
Is Payment Plan Current:	Yes
Date Paid by individual:	01/02/2013
Was any portion of penalty waived?	No
Amount Waived:	

Disclosure 4 of 4

Reporting Source:	Individual
Regulatory Action Initiated By:	NY STATE INSURANCE DEPT.
Sanction(s) Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s) Sought:	
Date Initiated:	05/02/1994
Docket/Case Number:	NONE
Employing firm when activity occurred which led to the regulatory action:	EQUITABLE
Product Type:	Insurance
Other Product Type(s):	
Allegations:	SOLD A LIFE POLICY TO A NON RESIDENT OF THE STATE WHERE POLICY WAS APPROVED
Current Status:	Final
Resolution:	Stipulation and Consent
Resolution Date:	12/02/1996
Sanctions Ordered:	Monetary/Fine $1,000.00
Other Sanctions Ordered:	
Sanction Details:	FINE OF $1000, PAID ON 12/6/1996
Broker Statement	I PAID THE $1000 FINE & THE ACTION WAS CLOSED.

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:	EQUITABLE LIFE
Allegations:	CLIENT ALLEGES THE AGENT INFORMED HIM THE INVESTMENT GAINS IN A VARIABLE LIFE INSURANCE POLICY WOULD BE SUFFICIENT TO COVER INSURANCE COSTS. HOWEVER, THE POLICY EVENTUALLY LAPSED. DAMAGES ARE UNSPECIFIED.
Product Type:	Insurance
Alleged Damages:	$0.00

Customer Complaint Information

Date Complaint Received:	02/11/2000
Complaint Pending?	No
Status:	Settled
Status Date:	05/08/2000
Settlement Amount:	$8,560.36
Individual Contribution Amount:	$0.00
Firm Statement	EQUITABLE OFFERED TO SURRENDER THE POLICY AND WAIVE SURRENDER CHARGES OR REINSTATE POLICY. THIS RESULTED IN A LOSS OF $8,560.36.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	EQUITABLE
Allegations:	CLIENT ALLEGED THEY WERE INFORMED THAT THE INVESTMENT GAIN IN A VARIABLE LIFE INSURANCE POLICY WOULD BE SUFFICIENT TO COVER THE INSURANCE COSTS. POLICY EVENTUALLY LAPSED. DAMAGES UNSPECIFIED.
Product Type:	Insurance
Alleged Damages:	$0.00

Customer Complaint Information

Date Complaint Received:	02/11/2000
Complaint Pending?	No

Status:	Settled
Status Date:	05/08/2000
Settlement Amount:	$8,560.00
Individual Contribution Amount:	$0.00
Broker Statement	EQUITABLE OFFERED TO SURRENDER THE POLICY AND WAIVE SURRENDER CHARGES OR REINSTATE POLICY. RESULTED IN LOSS OF $8560.36.

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:	LINCOLN FINANCIAL ADVISORS CORPORATION
Termination Type:	Permitted to Resign
Termination Date:	09/02/2022
Allegations:	THE REGISTERED REPRESENTATIVE WAS THE SUBJECT OF AN INTERNAL REVIEW FOLLOWING ALLEGATIONS THAT HE ALLOWED HIS ADMINISTRATIVE ASSISTANT TO IMPERSONATE A CUSTOMER WHEN CALLING A SPONSOR COMPANY IN ORDER TO OBTAIN ACCOUNT/CONTRACT INFORMATION FOR CONVENIENCE AND/OR SERVICING PURPOSES. NO CUSTOMER HARM IDENTIFIED
Product Type:	Annuity-Variable

Reporting Source:	Individual
Firm Name:	LINCOLN FINANCIAL ADVISORS CORPORATION
Termination Type:	Permitted to Resign
Termination Date:	09/02/2022
Allegations:	THE REGISTERED REPRESENTATIVE WAS THE SUBJECT OF AN INTERNAL REVIEW FOLLOWING ALLEGATIONS THAT HE ALLOWED HIS ADMINISTRATIVE ASSISTANT TO IMPERSONATE A CUSTOMER WHEN CALLING A SPONSOR COMPANY IN ORDER TO OBTAIN ACCOUNT/CONTRACT INFORMATION FOR CONVENIENCE AND/OR SERVICING PURPOSES. NO CUSTOMER HARM IDENTIFIED
Product Type:	Annuity-Variable
Broker Statement	THE ACTIONS OF MY ASSISTANT WERE DONE WITHOUT MY KNOWLEDGE, AND WERE DONE SOLELY TO ASSIST A CUSTOMER, AT THE DIRECTION AND APPROVAL OF THIS CUSTOMER, IN AN ADMINISTRATIVE FUNCTION. THERE WAS NO MALICIOUS INTENT AND MY ASSISTANT WAS DISCIPLINED FOR HER ACTIONS. I HAD NO INVOLVEMENT OR KNOWLEDGE IN THE EVENT. I VOLUNTARILY RESIGNED FROM LINCOLN FINANCIAL, HOWEVER, THEY FILED MY FORM U5 WITH "PERMITTED TO RESIGN."

End of Report

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