



IAPD Report

FRANK ZOLTANSKI

CRD# 868623

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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

FRANK ZOLTANSKI (CRD# 868623)

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 **01/16/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LINCOLN INVESTMENT	CRD# 519	01/03/2017
IA	LINCOLN INVESTMENT	CRD# 519	06/08/2017

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **5** 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	LEGEND ADVISORY, LLC	104761	Iselin, NJ	10/20/2010 - 10/04/2019
B	LEGEND EQUITIES CORPORATION	30999	ROBBINSVILLE, NJ	05/18/2010 - 01/03/2017
B	METLIFE SECURITIES INC.	14251	HAMILTON, NJ	12/07/2005 - 03/12/2010

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	3
Termination	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 5 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

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	01/03/2017
B Delaware	Agent	Approved	01/03/2017
B Florida	Agent	Approved	01/03/2017
B New Jersey	Agent	Approved	01/03/2017
IA New Jersey	Investment Adviser Representative	Approved	06/08/2017
B North Carolina	Agent	Approved	03/20/2023
B Pennsylvania	Agent	Approved	01/03/2017

Branch Office Locations

LINCOLN INVESTMENT
SUITE 10201
10000 SAGEMORE DRIVE
MARLTON, NJ 08053

LINCOLN INVESTMENT
Allentown, NJ



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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 Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	01/02/2023
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Registered Representative Examination (S1)	Series 1	07/12/1979

State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	06/25/2002
 Uniform Securities Agent State Law Examination (S63)	Series 63	05/14/1993

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
IA	10/20/2010 - 10/04/2019	LEGEND ADVISORY, LLC	CRD# 104761	Iselin, NJ
B	05/18/2010 - 01/03/2017	LEGEND EQUITIES CORPORATION	CRD# 30999	ROBBINSVILLE, NJ
B	12/07/2005 - 03/12/2010	METLIFE SECURITIES INC.	CRD# 14251	HAMILTON, NJ
IA	12/07/2005 - 03/12/2010	METLIFE SECURITIES INC.	CRD# 14251	HAMILTON, NJ
B	12/07/2005 - 07/09/2007	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	WOODBIDGE, NJ
IA	06/28/2002 - 12/31/2005	CITISTREET FINANCIAL SERVICES LLC	CRD# 107311	WOODBIDGE, NJ
B	07/17/1979 - 12/31/2005	CITISTREET EQUITIES LLC	CRD# 7447	SOMERSET, 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
01/2017 - Present	LINCOLN INVESTMENT	Mass Transfer	Y	ROBBINSVILLE, NJ, United States
05/2010 - 01/2017	LEGEND EQUITIES CORPORATION	REGISTERED REPRESENTATIVE	Y	PALM BEACH GARDENS, 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.

No information reported.



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	3
Termination	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 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	METLIFE SECURITIES
Allegations:	CLAIMANT ALLEGED THAT THE REPRESENTATIVE'S RECOMMENDATION REGARDING A FINANCIAL PLAN AND ALLOCATION OF RETIREMENT SAVINGS WAS UNSUITABLE. CLAIMANT HAS ALLEGED DAMAGES AS NOTED BELOW.
Product Type:	Other: MORTGAGE-BACKED SECURITIES
Alleged Damages:	\$150,000.00
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA DISPUTE RESOLUTION ARBITRATION
Docket/Case #:	11-03774
Filing date of arbitration/CFTC reparation or civil litigation:	09/29/2011

Customer Complaint Information



Date Complaint Received: 10/04/2011

Complaint Pending? No

Status: Settled

Status Date: 07/13/2012

Settlement Amount: \$53,000.00

Individual Contribution Amount: \$0.00

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Reporting Source: Individual

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

Allegations: CLAIMANT ALLEGED THAT THE REPRESENTATIVE'S RECOMMENDATION REGARDING A FINANCIAL PLAN AND ALLOCATION OF RETIREMENT SAVINGS WAS UNSUITABLE.

Product Type: Other: MORTGAGE-BACKED SECURITIES

Alleged Damages: \$150,000.00

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: FINRA DISPUTE RESOLUTION ARBITRATION TRIBUNAL

Docket/Case #: 11-03774

Filing date of arbitration/CFTC reparation or civil litigation: 09/29/2011

Customer Complaint Information

Date Complaint Received: 10/04/2011

Complaint Pending? No

Status: Settled

Status Date: 07/13/2012

Settlement Amount: \$53,000.00

Individual Contribution Amount: \$0.00

Disclosure 2 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: METLIFE SECURITIES

Allegations: CUSTOMER ALLEGED THAT THE REPRESENTATIVE WAS INVOLVED IN A



FUND TRANSFER REQUEST INVOLVING A DEFERRED COMPENSATION PLAN, IN APRIL 2008, WHICH WAS NOT PROCESSED IN THE INTENDED MANNER. CUSTOMER HAS ALLEGED DAMAGES AS NOTED BELOW.

Product Type: Annuity-Variable

Alleged Damages: \$33,000.00

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: 12/07/2010

Complaint Pending? No

Status: Settled

Status Date: 06/01/2011

Settlement Amount: \$9,999.00

Individual Contribution Amount: \$9,999.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: METLIFE SECURITIES

Allegations: FORMER CLIENTS DIVORCE LAWYER SUBMITTED QUADRO FOR PROCESSING OF WHICH I TIMELY FORWARDED TO METLIFE'S BACKOFFICE. FORMER CLIENT IS COMPLAINING ABOUT DELAYS IN PROCESSING OF PAYOUT BY METLIFE BACKOFFICE.

Product Type: Other: QUADRO

Alleged Damages: \$33,000.00

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: 12/07/2010

Complaint Pending? No

Status: Settled

Status Date: 07/11/2011

Settlement Amount: \$9,999.00

Individual Contribution Amount: \$9,999.00

Broker Statement I SIMPLY FORWARDED QUADRO SENT TO ME BY ATTORNEY FOR FORMER



CLIENT TO METLIFE BACKOFFICE AFTER I HAD TOLD CLIENT TO SEND DIRECTLY TO METLIFE. I HAD ABSOLUTELY NO INVOLVEMENT WITH METLIFE PROCESSING OF QUADRO REQUEST FOR FUNDS TRANSFER. APPARENTLY, METLIFE BACK OFFICE COULD NOT MAKE A PAYMENT BECAUSE THE FUNDS WERE IN A DEFERRED COMPENSATION ACCOUNT. IT TOOK SEVERAL MONTHS FOR METLIFE TO RESOLVE THIS WITHOUT ANY INVOLVEMENT BY ME. FORMER CLIENT IS COMPLAINING 2 YEARS LATER ABOUT DELAYS IN METLIFE'S PROCESSING OF QUADRO.

Disclosure 3 of 3

Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

METLIFE

Allegations:

ON 6/05/2003, A FAMILY FRIEND OF 30 YEARS AND NOT A CLIENT ADDED SUBJECT AS JOINT TENANT WITH RIGHTS OF SURVIVORSHIP (JTWROS) TO HER EXISTING MUTUAL FUND ACCOUNT. SUBJECT WAS NEVER BROKER OF RECORD FOR FRIENDS ACCOUNT AND DID NOT RECEIVE ANY FEES OR COMMISSIONS OR RECOMMEND ANY INVESTMENTS. AFTER THE DEATH OF FAMILY FRIEND ON 12/28/08, SUBJECT LEGALLY TRANSFERRED FUNDS FROM JTWROS TO HIS INDIVIDUAL ACCOUNT WHERE FUNDS REMAIN. ON 01/23/10, SUIT WAS FILED BY EXECUTOR OF THE ESTATE CLAIMING UNDUE INFLUENCE. SUBJECT DENIES ALL ALLEGATIONS.

SUMMARY: A MOTION TO DISMISS THE COMPLAINT HAS BEEN FILED AND IS PENDING.

Product Type:

Mutual Fund

Alleged Damages:

\$600,000.00

Is this an oral complaint?

No

Is this a written complaint?

No

Is this an arbitration/CFTC reparation or civil litigation?

Yes

Arbitration/Reparation forum or court name and location:

SUPERIOR COURT NEW JERSEY CHANCERY DIVISION/PROBATE

Docket/Case #:

09-166

Filing date of arbitration/CFTC reparation or civil litigation:

02/01/2010

Customer Complaint Information

Date Complaint Received:

01/23/2010

Complaint Pending?

No

Status:

Arbitration Award/Monetary Judgment (for claimants/plaintiffs)

Status Date:

01/10/2013

Settlement Amount:

\$370,147.33

Individual Contribution Amount:

\$0.00

Civil Litigation Information



Type of Court:	State Court
Name of Court:	SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION/PROBATE
Location of Court:	GLOUCESTER COUNTY, NEW JERSEY
Docket/Case #:	09-166
Date Notice/Process Served:	01/23/2010
Litigation Pending?	No
Disposition:	Monetary Judgment to Applicant (Agent/Representative)
Disposition Date:	01/10/2013
Monetary Compensation Amount:	\$370,147.33
Individual Contribution Amount:	\$0.00
Broker Statement	I WAS NOT BROKER OF RECORD ON ACCOUNT HELD AT ANOTHER FIRM. I WAS NOT A FIDUCIARY FOR THE DECEDENT. CLAIMANT IS THE EXECUTOR WHO WAS UNRELATED TO DECEASED JOINT ACCOUNT HOLDER.



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: METLIFE SECURITIES

Termination Type: Discharged

Termination Date: 03/01/2010

Allegations: THE REGISTERED REPRESENTATIVE DID NOT FOLLOW COMPANY POLICY WITH RESPECT TO BEING A JOINT OWNER ON AN ACCOUNT WITH A NON-FAMILY MEMBER. AN UNRELATED, NON-CUSTOMER OF THE FIRM ALLEGED THAT THE REGISTERED REPRESENTATIVE WRONGFULLY WITHDREW FUNDS FROM SUCH ACCOUNT.

Product Type: Other: BROKERAGE ACCOUNT NOT HELD AT THE FIRM

Reporting Source: Individual

Firm Name: METLFIE

Termination Type: Discharged

Termination Date: 03/01/2010

Allegations: THE REGISTERED REP DID NOT FOLLOW COMPANY POLICY WITH RESPECT TO BEING A JOINT OWNER WITH A NON-FAMILY MEMBER. AN UNRELATED NON-CUSTOMER OF THE FIRM ALLEGED THAT THE REGISTERED REP WRONGFULLY WITHDREW FUNDS FROM SUCH ACCOUNT.

Product Type: Other: NONE

Broker Statement

I INADVERTENTLY FAILED TO FOLLOW COMPANY POLICY CONCERNING A PREVIOUSLY ESTABLISHED JOINT ACCOUNT (JTROS) WITH AN INDIVIDUAL WHO WAS NEVER A METLIFE CUSTOMER OR ACCOUNT HOLDER. I WAS NOT THE BROKER OF RECORD MAINTAINED BY ANOTHER BROKER-DEALER. I DID NOT RECEIVE COMMISSIONS, FEES OF ANY KIND FROM THIS JOINT ACCOUNT. ALLEGATIONS WERE MADE BY AN UNRELATED THIRD PARTY. ALL ALLEGATIONS OF WRONGFULLY WITHDRAWING FUNDS FROM THE JTROS ARE FALSE AND DENIED.

14. J (2) METLIFE'S EXPLANATION FOR THE TERMINATION ON THE AMENDED U5 REFLECTS THEIR DECISION THAT THE REASON FOR TERMINATION WAS NOT FOLLOWING COMPANY POLICY. THERE WAS NO LANGUAGE RELATING TO "FRAUD" OR "WRONGFUL TAKING OF PROPERTY" IN THE COMPANYS DISCLOSURE TO U5 ITEM 3 FULL TERMINATION ALTHOUGH THE FIRM DID CHECK ITEM 7F2 AS "YES". THEREFORE MY DISCLOSURE COMMENT TO THE INTERNAL REVIEW DISCLOSURE RESPONDS TO AN UNRELATED THIRD PARTYS CLAIM ABOUT WRONGFUL TAKING OF PROPERTY, WHICH WAS DENIED.



End of Report

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