



Financial Professional

David P. Stone, CFP®, CPA
FNA Wealth Management, Ltd.
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Phone: (614) 344-0448

6/15/2020

Associated with:

Lincoln Investment Planning, LLC

Principal Office:
601 Office Center Drive, Suite 300
Fort Washington, PA 19034
(800) 242-1421
www.lincolninvestment.com

This brochure provides information about David P. Stone, who is dually licensed to offer broker dealer and investment advisory services.

If you are opening an advisory account, this brochure supplements Lincoln Investment's and/or Capital Analysts' Form ADV 2A and Form ADV 2A Appendix I. If you do not receive the Investment Advisory Disclosure Brochures for the above listed registered investment advisers or if you have any questions about the contents of this supplement, please contact The Lincoln Investment Companies at (800) 242-1421, ext. 4770, option 4.

Additional information about David P. Stone, is available via FINRA's BrokerCheck website at www.finra.org or the U.S. Securities and Exchange Commission's website at www.adviserinfo.sec.gov.

Item 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

David P. Stone, CFP®, CPA

Year of Birth: 1962

Education

University of Dayton, Master's Degree, Business Administration, 1992

Kent State University, Bachelor's Degree, Accounting & Business Administration, 1984

Business Experience

David P. Stone is dually registered as an Investment Adviser Representative and Registered Representative of a Broker-Dealer and one or more Registered Investment Advisers.

Investment Adviser Representative, Lincoln Investment Planning, LLC, June 2016 – Present

Registered Representative, Lincoln Investment Planning, LLC, June 2016 – Present

Financial Adviser, Beacon Financial Advisory, LLC, June 2016 – Present

Registered Representative, Sagepoint Financial, November 2015 – May 2016

Unemployed, July 2015 – November 2015

Regional Sales Director, Nexbank Securities, November 2014 – June 2015

Wholesaler, Dividend Capital Securities, March 2012 – November 2014

Regional Vice President, KBS Capital Markets, August 2011 – February 2012

Wholesaler, Behringer Securities LP, June 2004 – December 2010

Professional Licenses/Designations

David P. Stone holds the following industry exams or equivalency and Professional Designations.

Series 7 - General Securities Representative Examination

Series 65 - Uniform Investment Adviser Law Examination

Series 66 - Uniform Combined State Law Examination

Certified Financial Planner™ CFP®

Designation Status: Currently offered and recognized by the issuing organization

Issuing Organization: Certified Financial Planner Board of Standards, Inc.

Prerequisites: Candidate must meet the following requirements: A bachelor's degree (or higher) from an accredited college or university, and three years of full-time personal financial planning experience

Education Requirements: Candidate must complete a CFP-board registered program, or hold one of the following: CPA, ChFC, CLU, CFA, Ph.D. in business or economics, Doctor of Business Administration, Attorney's License.

Exam Type: CFP Certification Examination

Continuing Education Requirements: 30 hours every two years

Accreditation: NCCA and MSCHE

Certified Public Accountant CPA

Designation Status: Certified Public Accountant (CPA) is the statutory title of qualified accountants in the United States who have passed the Uniform Certified Public Accountant Examination and have met additional state education and experience requirements for certification as a CPA. Individuals who have passed the Exam but have not either accomplished the required on-the-job experience or have previously met it but in the meantime have lapsed their continuing professional education are, in many states, permitted the designation "CPA Inactive" or an equivalent phrase. In most U.S. states, only CPAs who are licensed are able to provide to the public attestation (including auditing) opinions on financial statements. The exceptions to this rule are Arizona, Kansas, North Carolina and Ohio where, although the "CPA" designation is restricted, the practice of auditing is not.

Exam Type: Final exam

Education Requirement: License renewal

Accreditation: National Accreditation Commission (NAC)

Item 3 – DISCIPLINARY INFORMATION

David P. Stone has no material legal or disciplinary events to report.

Item 4 – OTHER BUSINESS ACTIVITIES

Investment Related Business Affiliations, Conflicts and Compensation

David P. Stone is actively engaged in investment-related businesses as a registered representative of Lincoln Investment and an investment adviser representative of one or more investment advisers. Depending on the account type (brokerage or advisory), compensation to your Financial Professional will vary. Lincoln Investment and Capital Analysts limit the securities offerings and third party money managers available to your Financial Professional for recommendation. Your Financial Professional's recommendations will be in your best interest.

When you open a brokerage account, your Financial Professional will receive a transaction-based sales commission or concession based on the product acquired. Financial Professionals may also receive ongoing distribution and/or retention compensation from mutual funds and annuities. In brokerage accounts, conflicts arise from the varying compensation associated with different product type recommendations. Effective 9/1/2020, brokerage commissions and brokerage assets tied to Massachusetts residents are excluded from Lincoln's sales contests due to the Commonwealth of Massachusetts' Fiduciary Rule imposed on broker dealers that is effective 9/1/2020. For Massachusetts' residents, this creates a financial incentive for your Financial Professional to recommend advisory services over brokerage services.

When you open an advisory account, Financial Professionals receive either a portion of the advisory fee assessed on assets they service, or a flat or hourly fee. Your Financial Professional is held to a fiduciary duty. It is each Financial Professional's responsibility to understand and adhere to the requirements of the Code of Ethics, as well as applicable laws, regulations, and rules.

David P. Stone's involvement in other business activities as described below defines additional activities for which your Financial Professional could recommend other products or services to you. This creates a conflict of interest for your Financial Professional to promote these products or services in addition to the services described above.

Independent Registered Investment Adviser

David P. Stone is also an investment adviser representative of a non-affiliated investment adviser, Beacon Financial Advisory LLC.

Insurance Agent

David P. Stone is licensed through Lincoln Investment or an independent agency to solicit, offer and sell insurance products. Your Financial Professional may be appointed with various insurance companies. Your Financial Professional may receive separate, yet customary commissions and other financial incentive compensation resulting from the purchases and sales of insurance products. When you purchase insurance products your Financial Professional will receive a transaction-based sales commission or concession based on the product acquired. Conflicts arise from the varying compensation associated with the recommendations made by your Financial Professional.

Other Businesses/Affiliations

Listed below are other businesses your Financial Professional is currently engaged in which provide either a substantial source of income and/or substantial amount of your Financial Professional's time. Also included are all businesses where your Financial Professional's role is as sole proprietor, officer, director or partner. These businesses are independently owned and not related or supervised by Lincoln Investment or Capital Analysts.

David P. Stone solicits deferred compensation platforms to cities and municipalities through Buckeye Deffered Comp, LLC.

Item 5 – ADDITIONAL COMPENSATION

David P. Stone participates in sales contests, incentives, gifts and entertainment offered by Lincoln Investment and/or Capital Analysts, subject to applicable laws. Lincoln Investment monitors your Financial Professional's recommendations with the objective of ensuring recommendations are in the client's best interest. Our firm does not permit sales contests, sales quotas, bonuses, and non-cash compensation that are based on the sales of specific securities or specific types of securities within a limited period of time. Your Financial Professional is permitted to receive cash and non-cash compensation from third party product providers and money managers to assist with due diligence and marketing expenses. In order to mitigate the financial conflict associated with third party compensation, the maximum amount of marketing support reimbursement and/or entertainment your Financial Professional is permitted to receive is \$1,000 from each product provider annually. Gifts from these third parties are limited to a value of \$100 annually. Product Providers are permitted to provide an occasional meal and/or nominal merchandise. For more information see The Lincoln Investment Companies Investor Agreement and Disclosure Handbook.

Item 6 – SUPERVISION

David P. Stone is assigned to a Designated Supervisor. The Designated Supervisor, or his or her designee, will review and monitor the advice and recommendations of your Financial Professional, their client communications, and your Financial Professional's adherence to the firms' Code of Ethics, policies and procedures to ensure that all advice and recommendations are in the client's best interest.

Supervisor Name: Gregory Giller Randall

Title: Supervising Principal

Phone Number: (440) 543-8993