



Financial Professional

Peter R. Franz, CFA®, CFP®
Beacon Financial Partners
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6/15/2020

Associated with:

Lincoln Investment Planning, LLC
Capital Analysts, LLC

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

www.lincolninvestment.com

www.capitalanalysts.com

This brochure provides information about Peter R. Franz, 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 Peter R. Franz, 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

Peter R. Franz, CFA®, CFP®

Year of Birth: 1981

Education

Business Experience

Peter R. Franz 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, Beacon Financial Advisory, LLC, August 2018 - Present
Investment Adviser Representative, Capital Analysts, LLC, August 2018 - Present
Investment Adviser Representative, Lincoln Investment Planning, LLC, August 2018 - Present
Registered Representative, Lincoln Investment Planning, LLC, August 2018 - Present
Registered Representative, Northern Lights Distributors, LLC, December 2017 - July 2018
Vice President, Boyd Waterson Asset Management, LLC, November 2016 - July 2018
Chief Investment Officer, Beacon Financial Partners, July 2013 - November 2016
Registered Representative, Lincoln Investment Planning, LLC, July 2013 - October 2016
Financial Planning Associate, Cedarbrook Financial Partners, July 2007 - July 2013

Professional Licenses/Designations

Peter R. Franz holds the following industry exams or equivalency and Professional Designations.

Series 65 - Uniform Investment Adviser 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

Chartered Financial Analyst CFA®

Designation Status: Currently offered and recognized by the issuing organization

Issuing Organization: CFA Institute; Prerequisites/Experience Required: Candidate must meet one of the following requirements: Undergraduate degree and four years of professional experience involving investment decision-making, or four years qualified work experience (full time, but not necessarily investment related)

Education Requirements: Self-study program (250 hours of study for each of the three levels)

Exam Type: Three course exams

Continuing Education Requirements: None

Accreditation: MSCHE

Item 3 – DISCIPLINARY INFORMATION

Peter R. Franz has no material legal or disciplinary events to report.

Item 4 – OTHER BUSINESS ACTIVITIES

Investment Related Business Affiliations, Conflicts and Compensation

Peter R. Franz 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.

Peter R. Franz'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

Peter R. Franz is also an investment adviser representative of a non-affiliated investment adviser, Beacon Financial Advisory LLC.

Insurance Agent

Peter R. Franz 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.

Peter R. Franz is a consultant at Beacon Financial Partner, LLC; Member of the investment committee at the nonprofit BFA Foundation For Geauga Parks; Member of the finance committee at the Greater Cleveland Habitat For Humanity; and Board member at the nonprofit Wrestlers In Business.

Item 5 – ADDITIONAL COMPENSATION

Peter R. Franz 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

Peter R. Franz 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: Financial Advisor

Phone Number: (440) 543-8993