



Financial Professional

Philip J. O'Toole, CIMA
Beacon Financial Partners
25825 Science Park Dr.
Suite 110
Cleveland, OH 44122
Phone: (216) 910-1859

11/7/2023

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 Philip J. O'Toole, who is licensed to offer broker dealer services through Lincoln Investment Planning, LLC. Additional information about Philip J. O'Toole, is available via FINRA's BrokerCheck website at www.finra.org.

Item 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

Philip J. O'Toole, CIMA
Year of Birth: 1970

Education

Baldwin-Wallace College, B.A., Business, 1995

Business Experience

Philip J. O'Toole is qualified to offer broker dealer services only and is not qualified to offer Lincoln Investment or its affiliate's investment advisory services.

Registered Representative, Lincoln Investment Planning, LLC, November 2023 - Present
Managing Partner, Fourth Dimension Wealth, LLC, May 2012 - November 2023
Registered Representative, LPL Financial LLC, May 2022 - November 2023
Regional Vice President, Amundi Pioneer Institutional Asset Management, Inc., August 2010 - May 2022
Regional Director, Calamos Financial Services LLC, August 2006 - August 2010
Regional Sales Director, Hines Real Estate Securities, Inc., February 2004 - July 2006
Registered Representative, Scudder Distributors, Inc., January 2001 - February 2004

Professional Licenses/Designations

Philip J. O'Toole holds the following industry exams or equivalency and Professional Designations.

Series 7 - General Securities Representative Examination
Series 63 - Uniform Securities Agent State Law Examination
Series 65 - Uniform Investment Adviser Law Examination
Series 66 - Uniform Combined State Law Examination

Certified Investment Management Analyst CIMA

Designation Status: Currently offered and recognized by the issuing organization.

Issuing Organization: Investment Management Consultants Association.

Prerequisites: Candidates must meet all of the following requirements: Three years of verifiable financial services experience; must answer "No" to all disclosure questions on Form U-4 that cover criminal and regulatory violations, civil judicial actions and customer complaints or else satisfactorily justify a "yes" answer.

Education requirements: Self study education (approximately five months); one-week classroom education provided by an AACSB accredited university business school.

Continuing Education Requirement: 40 hours every two years

Accreditation: American National Standards Institute

Item 3 – DISCIPLINARY INFORMATION

Philip J. O'Toole has no material legal or disciplinary events to report.

Item 4 – OTHER BUSINESS ACTIVITIES

Investment Related Business Affiliations, Conflicts and Compensation

Philip J. O'Toole is actively engaged in investment-related businesses as a registered representative of Lincoln Investment. Lincoln Investment limits the securities offerings 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.

Philip J. O'Toole'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 potential conflict of interest for your Financial Professional to promote these products or services in addition to the services described above.

Insurance Agent

Philip J. O'Toole 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.

Item 5 – ADDITIONAL COMPENSATION

Philip J. O'Toole is permitted to participate in sales contests, incentives, gifts and entertainment offered by Lincoln Investment and/or Capital Analysts, at the Financial Professional's discretion and 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

Philip J. O'Toole is assigned to a Designated Supervisor. The Designated Supervisor, or his or her designee, will periodically 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 advice and recommendations are in the client's best interest.

Supervisor Name: Gregory G. Randall

Title: Supervising Principal

Phone Number: (216) 910-1855