



Financial Professional

Dale Rubin, LUTCF
Beacon Financial Partners
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Phone: (216) 910-1850

10/15/2024

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 Dale Rubin, who is dually licensed to offer broker dealer services through Lincoln Investment Planning, LLC and investment advisory services through Lincoln Investment Planning, LLC and/or Capital Analysts, LLC.

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 Dale Rubin, 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

Dale Rubin, LUTCF

Year of Birth: 1955

Education

Dale Rubin has not completed any formal education following high school.

Business Experience

Dale Rubin 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, Capital Analysts, LLC, June 2012 – Present

Investment Adviser Representative, Lincoln Investment Planning, LLC, October 2024- Present

Registered Representative, Lincoln Investment Planning, LLC, June 2012 – Present

Financial Adviser, Capital Analysts, Incorporated, 2010 – June 2012

Registered Representative, Sanders Morris Harris Inc., 2007 – 2010

Registered Representative, Lincoln Financial, 1992 – 2007

Professional Licenses/Designations

Dale Rubin holds the following industry exams or equivalency and Professional Designations.

Series 6 - Investment Company and Variable Contracts Products Representative Examination

Series 7 - General Securities Representative Examination

Series 63 - Uniform Securities Agent State Law Examination

Life Underwriter Training Council LUTCF

Designation Status: Currently offered and recognized by the issuing organization

Issuing Organization: NAIFA (formerly through The American College)

Prerequisites: None

Education Requirements: The LUTCF educational program includes required ethical training and five elective courses chosen from such topics as meeting client needs, serving personal markets, essentials of business insurance, annuities, long-term care, life insurance products, and retirement, investment, and estate planning. An LUTCF has studied the fundamental skills required for an insurance agent and must adhere to an ongoing ethical standard when serving clients. The designation is offered by The American College, a non-profit educator with an 84-year heritage and the highest level of accreditation, in association with the National Association of Insurance and Financial Advisors (NAIFA).

Exam Type: Final Exam

Continuing Education Requirements: None

Accreditation: MSCHE

Item 3 – DISCIPLINARY INFORMATION

Dale Rubin has no material legal or disciplinary events to report.

Item 4 – OTHER BUSINESS ACTIVITIES

Investment Related Business Affiliations, Conflicts and Compensation

Dale Rubin 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.

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. 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. 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.

Dale Rubin'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

Dale Rubin is also an investment adviser representative of a non-affiliated investment adviser, Beacon Financial Advisory.

Insurance Agent

Dale Rubin 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

Dale Rubin 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

Dale Rubin 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 Giller Randall

Title: Supervising Principal

Phone Number: (216) 910-1855