



Financial Professional

Pamela J. Middleton, ChFC®, CLU®, EA, LUTCF
Banks, Jackson & Middleton



Item 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

Pamela J. Middleton, ChFC®, CLU®, EA, LUTCF

Education

Atlanta University School of Business, MBA, Finance & Accounting, 1983
University of Georgia, Bachelor's Degree, Political Science & History, 1977

Business Experience

Pamela J. Middleton 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, February 2020 – Present
Investment Adviser Representative, Lincoln Investment Planning, LLC, May 1996 – Present
Registered Representative, Lincoln Investment Planning, LLC, May 1996 – Present
Branch Manager, Lincoln Investment Planning, LLC, 1996 – Present
Business Owner, Banks, Jackson & Middleton, Inc., 1993 – Present (Representing ING Insurance)
Registered Representative, MetLife, 1978 – 1993

Professional Licenses/Designations

Pamela J. Middleton holds the following industry exams or equivalency and Professional Designations.

Series 6 - Investment Company and Variable Contracts Products Representative Examination
Series 26 - Investment Company and Variable Contracts Products Principal Examination
Series 63 - Uniform Securities Agent State Law Examination
Series 65 - Uniform Investment Adviser Law Examination

Due to the qualifications earned with a Series 6 exam, your Financial Professional is limited to securities recommendations in mutual funds, unit investment trusts, variable annuities, variable life insurance and municipal fund securities.

Chartered Financial Consultant ChFC®

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

Issuing Organization: The American College

Prerequisites: Three years of full-time business experience within the five years preceding the awarding of the designation

Education Requirements: Six core and two elective courses

Exam Type: Final proctored exam for each course

Continuing Education: 30 CE credits every two years

Accreditation: MSCHE

Chartered Life Underwriter CLU®

Designation Status: Currently offered and recognized by the issuing organization

Issuing Organization: The American College

Prerequisites: Three years of full-time business experience within the five years preceding the awarding of the designation

Education Requirements: Five core and three elective courses

Exam Type: Final proctored exam for each course

Continuing Education Requirements: 30 hours every two years

Accreditation: MSCHE

Enrolled Agent EA

Designation Status: Currently offered and recognized by the issuing organization

Issuing Organization: Internal Revenue Service

Prerequisite: Pass a background check to ensure that applicant has not engaged in any conduct that would justify the suspension of an enrolled agent from practice before the IRS. Education Requirements: Candidates become an EA by either of the following paths: Pass a written exam; Have accepted IRS experience; IRS Circular 230 contains more detailed information about these two paths

Exam Type: Written exam for path one

Continuing Education Requirements: 72 hours of continuing education credits over a three-year enrollment period, with a minimum of 16 hours each year. Six hours of ethics training over a three-year enrollment period

Accreditation: No

Life Underwriter Training CouncilLUTCF

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

Pamela J. Middleton has no material legal or disciplinary events to report.

Item 4 – OTHER BUSINESS ACTIVITIES Investment Related Business Affiliations, Conflicts and Compensation

Pamela J. Middleton 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.

Pamela J. Middleton'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.

Insurance Agent

Pamela J. Middleton 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.

Pamela J. Middleton is the owner of P.J. Middleton Financial Planning Services which provides insurance product and tax preparation services to clients; and owns several rental properties with her family.