



7. Respondent has compensated the North Dakota resident complainant to the complainant's satisfaction.

8. The following Agreement is necessary and appropriate in the public interest and for the protection of investors.

**NOW, THEREFORE, IT IS AGREED, THAT:**

1. Respondent shall pay a civil penalty of \$4,000, made payable to the North Dakota Securities Department, pursuant to N.D.C.C. § 10-04-16(1).

2. This Agreement shall be effective upon signature of the Commissioner.

Signed and Sealed this 9<sup>th</sup> day of October, 2006.



[Signature]  
Karen J. Tyler, Securities Commissioner  
North Dakota Securities Department  
State Capitol-5th Floor  
600 East Boulevard Ave.  
Bismarck, ND 58505-0510  
(701) 328-2910

Dated this 25 day of September, 2006.

Lincoln Financial Advisors Corp.  
1300 South Clinton Street, Suite 150  
Fort Wayne, IN 46802

[Signature]  
By: Michael Gilliland

Its: Chief Compliance officer

Subscribed and Sworn before me this 25<sup>th</sup> day of September, 2006.

[Signature]  
Notary Public  
State: Connecticut County: Hartford  
My Commission Expires: Sept 30, 2007

(Notary Seal)