

**BrokerCheck Report**  
**JOY M KAMINSKI**  
 CRD# 5636358

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.  
 Please contact FINRA with any concerns.

## About BrokerCheck®



BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
  - o information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
  - o information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

**Thank you for using FINRA BrokerCheck.**



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at [brokercheck.finra.org](http://brokercheck.finra.org)



For additional information about the contents of this report, please refer to the User Guidance or [www.finra.org/brokercheck](http://www.finra.org/brokercheck). It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. For more information about FINRA, visit [www.finra.org](http://www.finra.org).

**JOY M. KAMINSKI**

CRD# 5636358

**Currently employed by and registered with the following Firm(s):**

**IA LINCOLN INVESTMENT**  
 2571 DIVISION STREET  
 JOLIET, IL 60435  
 CRD# 519  
 Registered with this firm since: 10/15/2020

**B LINCOLN INVESTMENT**  
 2571 DIVISION STREET  
 JOLIET, IL 60435  
 CRD# 519  
 Registered with this firm since: 02/17/2012

## Report Summary for this Broker



This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

### Broker Qualifications

**This broker is registered with:**

- 1 Self-Regulatory Organization
- 11 U.S. states and territories

**This broker has passed:**

- 1 Principal/Supervisory Exam
- 2 General Industry/Product Exams
- 2 State Securities Law Exams

### Registration History

**This broker was previously registered with the following securities firm(s):**

No information reported.

### Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **No**



## Broker Qualifications

### Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

**This individual is currently registered with 1 SRO and is licensed in 11 U.S. states and territories through his or her employer.**

### Employment 1 of 1

Firm Name: **LINCOLN INVESTMENT**  
 Main Office Address: **601 OFFICE CENTER DRIVE  
 SUITE 300  
 FORT WASHINGTON, PA 19034**  
 Firm CRD#: **519**

|   | SRO   | Category                               | Status   | Date       |
|---|-------|----------------------------------------|----------|------------|
| B | FINRA | Invest. Co and Variable Contracts      | Approved | 02/17/2012 |
| B | FINRA | Investment Co./Variable Contracts Prin | Approved | 10/24/2020 |

|    | U.S. State/ Territory | Category                          | Status   | Date       |
|----|-----------------------|-----------------------------------|----------|------------|
| B  | Arizona               | Agent                             | Approved | 09/08/2022 |
| B  | California            | Agent                             | Approved | 09/08/2022 |
| B  | Colorado              | Agent                             | Approved | 08/17/2022 |
| IA | Colorado              | Investment Adviser Representative | Approved | 08/17/2022 |
| B  | Florida               | Agent                             | Approved | 09/08/2022 |
| B  | Georgia               | Agent                             | Approved | 09/08/2022 |
| B  | Illinois              | Agent                             | Approved | 01/02/2014 |
| IA | Illinois              | Investment Adviser Representative | Approved | 10/15/2020 |
| B  | Indiana               | Agent                             | Approved | 11/16/2023 |
| B  | Iowa                  | Agent                             | Approved | 09/08/2022 |
| B  | Michigan              | Agent                             | Approved | 09/08/2022 |

Broker Qualifications



Employment 1 of 1, continued

|   | U.S. State/ Territory | Category | Status   | Date       |
|---|-----------------------|----------|----------|------------|
| B | Pennsylvania          | Agent    | Approved | 09/08/2022 |
| B | Wisconsin             | Agent    | Approved | 09/08/2022 |

Branch Office Locations

LINCOLN INVESTMENT  
2571 DIVISION STREET  
JOLIET, IL 60435

LINCOLN INVESTMENT  
Arvada, CO

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## Broker Qualifications

### Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

**This individual has passed 1 principal/supervisory exam, 2 general industry/product exams, and 2 state securities law exams.**

### Principal/Supervisory Exams

| Exam                                                                          | Category  | Date       |
|-------------------------------------------------------------------------------|-----------|------------|
| <b>B</b> Investment Company Products/Variable Contracts Principal Examination | Series 26 | 10/24/2020 |

### General Industry/Product Exams

| Exam                                                                               | Category | Date       |
|------------------------------------------------------------------------------------|----------|------------|
| <b>B</b> Securities Industry Essentials Examination                                | SIE      | 10/01/2018 |
| <b>B</b> Investment Company Products/Variable Contracts Representative Examination | Series 6 | 02/16/2012 |

### State Securities Law Exams

| Exam                                                    | Category  | Date       |
|---------------------------------------------------------|-----------|------------|
| <b>IA</b> Uniform Investment Adviser Law Examination    | Series 65 | 08/21/2020 |
| <b>B</b> Uniform Securities Agent State Law Examination | Series 63 | 07/09/2012 |

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at [www.finra.org/brokerqualifications/registeredrep/](http://www.finra.org/brokerqualifications/registeredrep/).

## Broker Qualifications



## Professional Designations

This section details that the representative has reported **0** professional designation(s).

No information reported.



## Registration and Employment History

### Registration History

The broker previously was registered with the following firms:

| Registration Dates       | Firm Name | CRD# | Branch Location |
|--------------------------|-----------|------|-----------------|
| No information reported. |           |      |                 |

### Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

**Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.**

| Employment        | Employer Name           | Position                  | Investment Related | Employer Location          |
|-------------------|-------------------------|---------------------------|--------------------|----------------------------|
| 09/2015 - Present | LINCOLN INVESTMENT      | REGISTERED REPRESENTATIVE | Y                  | WYNCOTE, PA, United States |
| 12/2008 - Present | THE VOYAGER GROUP       | OFFICE MANAGER            | Y                  | JOLIET, IL, United States  |
| 01/2005 - 11/2022 | FINDING JOY PHOTOGRAPHY | OWNER                     | N                  | JOLIET, IL, United States  |

### Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious or fraternal and is recognized as tax exempt.

THE VOYAGER GROUP, LTD.

POSITION: Marketing Manager NATURE: Financial Services, Insurance products INVESTMENT RELATED: Yes NUMBER OF HOURS: 160

SECURITIES TRADING HOURS: 160 START DATE: 12/01/2007

ADDRESS: 2571 Division Street, Joliet IL 60435, United States

DESCRIPTION: Design/maintain website, create marketing materials, publish ads, Financial/insurance client support

## End of Report



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