

**FINANCIAL INDUSTRY REGULATORY AUTHORITY
LETTER OF ACCEPTANCE, WAIVER AND CONSENT
NO. 20090210296/4**

TO: Department of Enforcement
Financial Industry Regulatory Authority ("FINRA")

RE: Andrew Wrigley, Respondent
General Securities Representative
CRD No. 4820238

Pursuant to FINRA Rule 9216 of FINRA's Code of Procedure, I, Andrew Wrigley ("Wrigley") submit this Letter of Acceptance, Waiver and Consent ("AWC") for the purpose of proposing a settlement of the alleged rule violations described below. This AWC is submitted on the condition that, if accepted, FINRA will not bring any future actions against me alleging violations based on the same factual findings described herein.

I.

ACCEPTANCE AND CONSENT

- A. I hereby accept and consent, without admitting or denying the findings, and solely for the purposes of this proceeding and any other proceeding brought by or on behalf of FINRA, or to which FINRA is a party, prior to a hearing and without an adjudication of any issue of law or fact, to the entry of the following findings by FINRA:

BACKGROUND

Wrigley entered the securities industry in June 2004 at Planco Financial Services, LLC, where he worked until September 2006. In September 2006, Wrigley joined Lincoln Financial Distributors, Inc. ("Lincoln" or the "Firm"), where he is currently employed. Wrigley holds NASD series 6 and 63 licenses.

RELEVANT DISCIPLINARY HISTORY

Wrigley has no prior disciplinary history.

FACTS AND VIOLATIVE CONDUCT

Wrigley is an external wholesaler in the MoneyGuard business unit at Lincoln, where he covers the territories of Northern and Central, NJ and Westchester County, NY.

000057319 2010

000005171 2011

MoneyGuard is a universal life insurance policy with long-term care ("LTC") benefits. In or around January 2008, certain states, including Florida, implemented a LTC continuing education ("CE") requirement. This CE requirement obligated financial advisors to complete a LTC CE course and exam before selling LTC insurance products, including Moneyguard, to customers who resided in that state. In order to help financial advisors obtain this LTC CE requirement, Lincoln provided them with "SuccessCE vouchers," which allowed financial advisors to take CE exams for free through a company called SuccessCE.

In order to assist financial advisors with the LTC CE requirement, Wrigley provided them with SuccessCE vouchers. In addition, however, Wrigley: (1) requested, received, and distributed an answer key for the FL LTC CE exam to an outside financial advisor; and (2) asked another Lincoln representative to request, receive, and distribute an answer key for the FL LTC CE exam to an outside financial advisor.

Requesting, Receiving, and Distributing an Answer Key

On May 1, 2008, Wrigley received an answer key for the FL LTC CE exam from internal wholesaler, LM. LM sent the answers to Wrigley's personal email address with the message, "Here you go." In an email chain on May 2, 2008 to outside advisor, TC, Wrigley wrote, "Did you get my email last night? Sent you something to your Verizon account." TC responded, "Sure did. Thanks." Wrigley responded, "Good. Hope it helps. That's code for - hope it helps." Wrigley admitted forwarding the answers to the FL LTC CE exam to TC from his personal email account.

Asking Another Lincoln Representative to Request, Receive, and Distribute an Answer Key

On February 3, 2009, internal wholesaler, SMD, emailed a SuccessCE voucher code to outside financial advisor, LB. SMD cc'd Wrigley on the email. Wrigley responded to SMD asking, "How can we get her the answers???" SMD responded to Wrigley, "I'll get them from [SVD] . . . he covers FLA."

In an email on February 3, 2009, SVD sent SMD an email with the subject "FL," and attached the answer key to the FL LTC CE exam. That same day, SMD forwarded the answer key to LB stating, "The answers are attached for the FLA CE course. Let me know if you need anything further." SMD cc'd Wrigley on the email.

By requesting, receiving, and distributing an answer key for the FL LTC CE exam, and asking another Lincoln representative to request, receive, and distribute an answer key for the FL LTC CE exam, Wrigley violated NASD Rule 2110 and FINRA Rule 2010.

B. I also consent to the imposition of the following sanctions:

A suspension from association with any FINRA member firm in all capacities for one month and a \$5,000 fine.

I agree to pay the monetary sanction upon notice that this AWC has been accepted

and that such payment is due and payable. I have submitted an Election of Payment form showing the method by which I propose to pay the fine imposed.

I specifically and voluntarily waive any right to claim that I am unable to pay, now or at any time hereafter; the monetary sanction imposed in this matter.

The sanctions imposed herein shall be effective on a date set by FINRA staff.

II.

WAIVER OF PROCEDURAL RIGHTS

I specifically and voluntarily waive the following rights granted under FINRA's Code of Procedure:

- A. To have a Complaint issued specifying the allegations against me;
- B. To be notified of the Complaint and have the opportunity to answer the allegations in writing;
- C. To defend against the allegations in a disciplinary hearing before a hearing panel, to have a written record of the hearing made and to have a written decision issued; and
- D. To appeal any such decision to the National Adjudicatory Council ("NAC") and then to the U.S. Securities and Exchange Commission and a U.S. Court of Appeals.

Further, I specifically and voluntarily waive any right to claim bias or prejudgment of the General Counsel, the NAC, or any member of the NAC, in connection with such person's or body's participation in discussions regarding the terms and conditions of this AWC, or other consideration of this AWC, including acceptance or rejection of this AWC.

I further specifically and voluntarily waive any right to claim that a person violated the ex parte prohibitions of FINRA Rule 9143 or the separation of functions prohibitions of FINRA Rule 9144, in connection with such person's or body's participation in discussions regarding the terms and conditions of this AWC, or other consideration of this AWC, including its acceptance or rejection.

III.

OTHER MATTERS

I understand that:

- A. Submission of this AWC is voluntary and will not resolve this matter unless and until it has been reviewed and accepted by the NAC, a Review Subcommittee of the NAC, or the Office of Disciplinary Affairs ("ODA"), pursuant to FINRA Rule 9216;
- B. If this AWC is not accepted, its submission will not be used as evidence to prove any of the allegations against me; and
- C. If accepted:
 - 1. this AWC will become part of my permanent disciplinary record and may be considered in any future actions brought by FINRA or any other regulator against me;
 - 2. this AWC will be made available through FINRA's public disclosure program in response to public inquiries about my disciplinary record;
 - 3. FINRA may make a public announcement concerning this agreement and the subject matter thereof in accordance with FINRA Rule 8313; and
 - 4. I may not take any action or make or permit to be made any public statement, including in regulatory filings or otherwise, denying, directly or indirectly, any finding in this AWC or create the impression that the AWC is without factual basis. I may not take any position in any proceeding brought by or on behalf of FINRA, or to which FINRA is a party, that is inconsistent with any part of this AWC. Nothing in this provision affects my right to take legal or factual positions in litigation or other legal proceedings in which FINRA is not a party.
- D. I may attach a Corrective Action Statement to this AWC that is a statement of demonstrable corrective steps taken to prevent future misconduct. I understand that I may not deny the charges or make any statement that is inconsistent with the AWC in this Statement. This Statement does not constitute factual or legal findings by FINRA, nor does it reflect the views of FINRA or its staff.

I certify that I have and understand all of the provisions of this AWC and have been given a full opportunity to ask questions about it; that I have agreed to its provisions voluntarily; and that no

offer, threat, inducement, or promise of any kind, other than the terms set forth herein and the prospect of avoiding the issuance of a Complaint, has been made to induce me [the Firm] to submit it.

Date

11/5/10

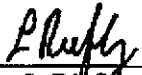
Andrew Wrigley, Respondent

Accepted by FINRA:

Date

11/11/10

Signed on behalf of the
Director of ODA, by delegated authority


Linda S. Riefberg
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