



Weekly Rep Call - Recording

Click [HERE](#) to listen to a recording of this week's rep call.

Call Notes (Click on the red links to learn more):

Compliance/Administration

- Changing of the guard
 - Cambridge Announces [Senior Level Promotions](#)
 - A Letter from [Eric Schwartz](#)
- Required forms can be found in the [Forms Wizard](#)
- CLIC [resources](#) and [user guides](#)
- Net Investable assets
 - [Net investable assets vs net worth](#)
 - Do not have to be "liquid assets"
 - Net Investable assets are all investable assets
 - Investment real estate is included in net investable assets
 - The property value that can be used is the value less any lean on the property
 - Net investable assets must match across all forms including CLIC
 - Make sure to check trade review Daily
- Variable annuity exchanges
 - Explain the purpose of the exchange
 - Make sure the financial benefit to the client is explained
 - If the client is giving up a benefit (i.e. death benefit) make sure the client is aware and mention this in the disclosure form

Practice Management

- Latest on the DOL Fiduciary Rule
 - Cambridge is our Compliance source
 - We will follow their lead on all DOL rules
 - DOL [FAQ](#)
- Branch Meeting [Hyatt Orlando Airport](#)
 - This is the same location as the 2016 meeting
 - The dates are from May 3rd - 5th
 - Please let us know of any sponsors that you would be interested in having at our meeting

**Please note that the capability has been enabled to listen to these recordings on a cell phone or tablet. Please let us know if you run into any difficulties.

*Recordings will only be available for two weeks after the date of the call.

Best Regards,

Larry L. Qvistgaard
President
Duncan Advisor Resources

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