

Weekly Rep Call

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

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

Compliance and Administration Updates

Compliance Topics

Guidelines for [Ending a Client Relationship](#)

- The best practices when ending a relationship with a client are:
 - Give your client notice in writing about terminating the relationship
 - The advocacy and Supervision Team has sample letters on file for you to use
 - Always customize the letter to your client
 - Be clear and precise with your language
 - The termination date should be at least 30 days after the date of the letter
- Terminated Client Log
 - If an advisory relationship is terminated, make that the client is included in the [terminated client log](#)
 - An advisory relationship is terminated whenever all of a client's fee-based accounts are closed or transferred out, and the client is not receiving any other ongoing advisory services

Retirement Center

- If you are working with a retirement plan (401K, 403B, profit sharing plan, etc.) you will not use the standard forms wizard.
 - The retirement center has a section dedicated to the required paperwork for retirement plans
 - If you need help using the paperwork guide, please reach out to your OSJ or OSJ designee

Disgorgement Letter to Clients

- This week we discussed the SEC's Share Class Selection Disclosure Initiative. If your clients are being reimbursement for 12b-1 fees you should have received an email notification from Cambridge.
 - The email includes a list of your clients that will receive the letter
 - A copy of the letter is available [HERE](#)
 - Additional information about this topic can be found [HERE](#) and [HERE](#).

**Larry L. Qvistgaard
President
Duncan Advisor Resources**

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Duncan Financial Group
311 Main Street
Irwin, PA 15642