

Click the button below to listen to the recording of this week's rep call.

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



**Do YOU have a topic you would like discussed on the next call? Let us know!  
Contact your OSJ, or reply to this E-mail**

## Compliance/Administration



### Cyber-security upcoming CIR requirements: (work in progress)

- Desktop/laptop:
  - Antivirus
    - Must be kept up to date
  - Antimalware
    - Must be kept up to date
  - Screen Lock
    - 15 minutes or less
  - Operating System
    - Must be kept up to date
  - Disk Encryption - Laptops/Mobile devices
  - Firewall enabled
  - Wifi
    - WPA2 Encryption
  - Default password policy settings
    - Minimum 8 letters
    - Change every 90 days
- Mobile Devices:
  - Pass-code, fingerprint, or Face ID enabled
  - Screen auto-lock
  - OS/iOS kept up to date
  - Device Encryption
- Perimeter Security Requirements
  - Physical firewall between firm systems and internet (outside systems)
  - Wi-Fi segmentation
    - Corporate network - firm wireless access separate from guest access
    - Guest network - Guest access to internet without access to firm data

## Upcoming virtual workshops:

### February 18

- Pershing Form Requirements (15 minute demo)
- Pershing Transfer Initiation (30 minute demo)
- National Form Requirements (15 minute demo)
- National Transfer Initiation (30 minute demo)
- WealthPort Overview (30 minutes)

### February 19

- Qualified Compensation Statements Pull (30 minute demo)
- CIRStatements (30 minute demo)
- AdView Overview (45 minute presentation)
- CLIC Advisor/CLIC Client Overview (30 minute demo)

Full schedule and registration links available [here](#)

## Investment Opportunities



### Prudential Christine Ripic, Regional Vice President

- Prudential Defined Income
  - Designed to give income immediately, and rates are still high (5.75% at client age 65)
  - Daily vested compounded income growth
- Investment only variable annuity
  - Tax-deferred
  - Low, and lowering, fees
  - 5-year surrender schedule
  - Split M&E: Half is on the account value, and half is assessed on the principal
    - Premium-based M&E&A charge 0.47%
    - Account value-based M&E&A charge 0.48%
      - In a situation where the account value doubles the premium, M&E 0.71%
    - Ongoing 1% trail for life of annuity
    - Stop-loss portfolio available managed by PGIM: 80/20 strategy that automatically starts selling into fixed account if assets start feeling pressure from market volatility
    - Return of principal death benefit available
    - Focus on portfolio quality vs quantity

### Additional resources:

- [Wholesaler map](#)

- [Sample Illustration](#)
- [Client Brochure](#)



## SAVE THE DATE - 2020 Branch Meeting

Reunion Resort - Orlando, FL | March 11th - 13th



\*Invitation Only. For Registered Reps in the Duncan Advisor Resources Branches

### 2020 Branch Meeting

The 2020 branch meeting will take place March 11th-13th at the Reunion Resort in Florida - see our weekly [E-mail](#) reminder for additional conference information



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