

Click the button below to view the recording of last 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



Updates:

- FCCS/NFS: **enhancement to EFT services** now live:
 - EWS will verify the status of the bank account
 - Successfully matched instructions will be available for immediate use, without requiring a four day pre-note period, and will not require paperwork or evidence of bank ownership (voided check, deposit, slip or bank statement) to be submitted to the Cambridge home office.
 - Please note that you will still be expected to maintain the paperwork in a client file in your office should FCCS/NFS request the Standing Payment Instruction Form for auditing purposes. We hope to evolve paper requirements over time
 - The following Individual registration types will be considered eligible for EWS verification: Individual, Individual Transfer on Death, IRA Traditional, IRA Rollover, IRA SEP, Roth IRA, and SIMPLE IRA
 - The owner on the brokerage account must have a valid E-mail address on file in their account profile within Wealthscape
 - If a brokerage account is ineligible for EWS verification, the instruction will follow the current pre-note process
 - If you have questions on how to establish the instructions or about this announcement, open a Service Request through CLIC using the topic FCCS Cashiering or contact the team at 866-866-5005 (select Brokerage Ops by pressing 1, and then press 3 for Cashiering)
 - Click **here** for a guide on navigating EWS
- Home Office: processing timelines
 - You may have experienced longer than usual processing and call hold times over the past weeks while Cambridge rolls out system upgrades. They

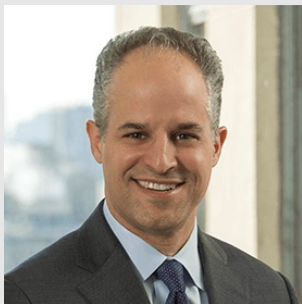
are focused on returning processing times back to expected service levels by working overtime and on weekends, and have allocated additional resources to these areas, but please continue to reference the [processing timelines chart](#), and submit business in advance whenever possible

- Nationwide Annuities: 12b-1 Payments
 - Effective January 1, 2021, Nationwide will begin paying 12b-1 fees to Cambridge on a monthly basis. This is a change from our current quarterly payment cycle. The last quarterly payment will be made on the first compensation run in January for business done for the prior quarter. The first monthly payment will be made on the first compensation run in February for business done in January

Reminders:

- Requests for tax documents or other PII from clients could compromise their information if they send it directly to you unencrypted. Best practices:
 - Send a secure E-mail to the client, asking them to attach documents as a reply
 - Ask clients to upload their documents to the CLIC Client vault instead of sending through E-mail

Investment Opportunities



Victory Capital Management

Garrett Kelley | Regional Sales Director

Scott Kefer | Senior Portfolio Manager

Rethinking the 40 in 60/40:

Are your clients looking to mitigate the volatility that can be brought on by equities, while at the same time finding income-generating alternatives in a low rate environment? Victory Capital Management aims to meet those needs with a portfolio investing in dividend paying stocks while shorting equity beta. Watch the recording for a deep dive into the solutions available to you and your valued clients!

Questions? Contact your [local wholesaler!](#)

[Presentation Slides](#)

[VictoryShares Neutral Income Fund](#)

The Victory Market Neutral Income Fund seeks to provide:

- Attractive levels of income
- Volatility similar to fixed income
- Low correlation to stocks and bonds
- Cost-efficiency: pricing comparable to bond funds
- Potential for qualified dividend income tax treatment

[VictoryShares Dividend Accelerator ETF](#)

[VictoryShares US Small Cap ETF](#)

[VictoryShares International ETF](#)

[VictoryShares Emerging Market ETF](#)

[VictoryShares US Large Cap ETF](#)

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