

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**

Upcoming Rep Calls

October 6th - Meet the Creative One Annuity and Marketing Team

October 13th - Creating your online presence with FMG Suite

October 20th - Practice Management Tips on Social Media with Cambridge

October 27th - No call due to Ignite

November 3rd - Helping clients pay less for college with Collegiate Funding Solutions

November 10th - Quarterly DWA funds update from Dave Duncan and Tom Walsh

November 17th - Franklin Templeton presentation on Social Security Planning

Compliance Corner

Reminders:

Proper disclosures to client's when selling RILA's (Registered Index Linked Annuities)

- When submitting a RILA application, make sure you use the Variable Annuity Disclosure (VAD)
- In Section 6, disclose to the client there's a cap on earnings depending on the crediting strategy selected and there is a buffer on the downside for losses
- Many RILA's have M&E expenses should the client utilize the variable subaccounts. A very small amount have this fee no matter what you invest into or its called a strategy spread expense. No matter what, that needs to be disclosed to the client within section 6.

POA protocols on paperwork

- The best practice for Pershing/NFS accounts, is to have the signatures be written as (POA name) as POA for (Client name)
- You can use docusign however the POA will need to do it free form
- NFS/Pershing have specific POA paperwork that must be wet signed

- Please make sure you include the legal POA documents with all new account paperwork

Around the Product Block



Principal ceasing sales of certain annuities

- Click this [link to read the detailed FAQ](#)

Equitable VA temporary suspension

- Click this [link to read the detailed announcement](#)

Credit Markets Update webinar

- Our great partners over at FS Investments are presenting a credit market update Thursday, September 30th at 3pm CST. Click this [link to register](#)

New Nationwide Income rider

- For their Fixed Index Annuity product, they have a new income rider with a bonus and compounding rollup
- [Income Rider Client Guide](#) and [Illustration](#)

Practice Management



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Cybersecurity is a top area of focus for FINRA and the Securities and Exchange Commission (SEC). Regulators expect us to ensure the security and confidentiality of client data and personally identifiable information (PII), protect against threats or hazards to the integrity of the data, and protect against unauthorized access or use of the data. Costs to your business caused by potential security breaches or malicious activity could include regulatory fines, liability and identity protection for clients, loss of clientele, productivity losses, and the cost of reacquiring business assets and reputation.

Tune in to hear from the Cambridge experts on this topic on what you should be looking out for and protecting your business.

Call Attachments

[Cyber Program Group Rates](#)

[Social Engineering Red Flags](#)

[Cyber Fraud White Paper](#)

[Your Guide to Cybersecurity](#)

[Cybersecurity Requirements](#)

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