

Weekly Rep Call

10/20/2021



Making It All Work Together

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 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

December 1st - Duncan Financial Group: Support where you need it for your practice

December 8th - The Power of FlexGuard Income by Prudential

December 15th - Wealthbox CRM: Going over the features and simplicity!

CJ's Compliance Corner



Reminders:

Hard Copy Correspondence

With Cambridge more heavily scrutinizing timely submissions of hard copy correspondence, punctuality is more important now than ever!

All submissions are required on the 15th and last day of the month

- Cambridge allows five business days after the due date before a submission will be considered late

The Cambridge external audit team is responsible for enforcing this requirement, and they are allowing 1 late correspondence per year

If it was not marked on the previous Cambridge audit, then it would only be shown as a deficiency. However, if it was shown as a

deficiency on the previous Cambridge audit, a Letter of Education would be issued. For example, in a case where the last Cambridge Audit was in 2018, the financial professional needs to have no more than 3 late submissions, or it will be marked as a deficiency on the current audit. If there is a repeat for the 3rd consecutive Cambridge audit, then the financial professional would receive a Letter of Caution

A great way to keep on track is to set up calendar reminders. Watch May's [recording](#) for a demonstration on how to do this in Outlook!

Prefer a step-by-step guide?

[2021 Correspondence Calendar Reminder Walkthrough](#)

Still need an extra hand? Or, are you curious how to run a report to see your late correspondence? Contact Greg Hicks:

TF (800) 517-9901, ext.2231 | F (800) 880-6197

Greg.Hicks@cambridgesecure.com

Updates: BITO ETF

Given that it is publicly traded and not a leveraged or inverse ETF, Cambridge is allowing financial professionals to offer this to their clients. While we do anticipate situations where these come through as solicited trades, we also know that this type of investment is still considered relatively speculative and that the percentage of Net Investable Assets, as well as Investment Objectives/ risk tolerance, should be considered when doing what is in the best interest and suitable for any client. As a reminder, the key here is that financial professionals should not be giving advice to invest in actual crypto or making any recommendations of where to actually custody that actual currencies and different flavors of Bitcoin. For more detailed information on cryptocurrency policy, see the Cambridge bulletin [here](#).

Around the Product Block



NQ Annuity idea for Inherited Accounts

The Income Edge Beneficiary Advantage feature inside Investment Edge® is specifically designed for non-spousal beneficiaries who have inherited or will inherit NQ annuity assets. With this strategy, clients can access the smallest payment amount permitted by the current tax code AND take it one step further by receiving a portion of that payment tax-free. Click [here to see how it works](#)

SIMPLE IRA sales idea

As you look for solutions to help your clients meet their retirement plan needs, you should consider the [Voya Select Advantage IRA](#) as a platform that provides true diversification and allows 100% of the employees' money to work for them on day one. No worries about A Share vs C Share issues and full liquidity.

Find extra money for your clients

During your client service reviews, have your clients check out [missingmoney.com](#) and see if there is property sitting at their state treasury (or a state they used to live in) just waiting to be claimed.

Check out [duncanar.com](#)

That's it! Check out the new site.

Practice Management

Cambridge Practice Management



Brianna Caudill, RCC
Strategic Business Coach, Practice Management
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Social media can be a very powerful medium to reach clients and prospects in this digital age. As you begin your 2022 planning, how does social media get weighed in your marketing plan? Do you or your staff need more help and education to put the right plan together? Listen in as our Cambridge expert gives you the ideas, tools, and resources to get more out of your social media plan.

Call Attachments

[Social Media Calendar Excel](#)

[Social Media Calendar Word Doc](#)

[CIR Approved 3rd party vendors](#)

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