

# Weekly Rep Call

12/08/2021



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

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

**December 22nd and 29th** - No calls scheduled. **Happy Holidays!**

**January 5th** - Advisors Capital Mgmt

**January 12th** - DAR Year in Review

**January 19th** - The Horizon One Experience

**January 26th** - Interest Rates and Merger Arbitrage with Nexpoint

## CJ's Compliance Corner



### Reminders:

#### Annual Compliance Questionnaire

Now past due! If you have not completed it, please do so by entering RegEd and answering the questions in the module

#### Renewal Invoices

Now available in CLIC! Be sure to review and make any changes needed, or the invoices will be locked with last year's selections

#### Selling away & signing documents

Private securities transactions are defined by FINRA as any securities transaction outside the regular course or scope with Cambridge. Selling away can include **facilitating** a transaction (such as signing a form for a client to assist them in executing the transaction), or **providing advice to others** involving a securities product that has not been approved for sale by Cambridge's Product Services Team and Due Diligence Committee. The definition of a security is broad, and can include even such investments as condos. Listen to the call, and to the below clip, for more information about what can be considered a private securities transaction

**What is an OBA and how does it differ from a Private Securities Transaction and Selling Away?**

## Around the Product Block



### Grow your Practice by Managing Both Sides of the Balance Sheet

We know this pandemic has created some real strain on our clients when it comes to their behaviors and for those that are within 10yrs of retirement, this is a good time to get refreshed on behavior finance. This continuing education webinar is going to help you recognize investors' planning errors to help better prepare them for the income stream they may need and want in retirement. If you have some understanding of income decumulation, social security, taxes, protection, and annuity principles, I recommend setting this hour aside to help you with client conversations in 2022. Click [here to register](#) for this December 9th 3pm CST webinar.

### Retirement Blind Spots: Lessons from Behavioral Finance

The other one has to do with Securities-based lines of credit (SBLOCs), which are a flexible form of consumer borrowing that uses nonretirement investment assets as collateral, and can be a compelling option when serving wealthier clients. SBLOCs are attractive for clients who want to stay fully invested while meeting their short- and long-term liquidity needs, especially against a backdrop of economic uncertainty. This presentation is sponsored by Goldman Sachs Private Bank Select and will be next Wednesday December 15<sup>th</sup> at 3pm Central. [Click here to register.](#)

## Investment Opportunity



### Prudential

**Carr Bennett**

**SouthEast Divisional Sales Manager**

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FlexGuard is a retirement product that you can customize with your client based on their unique needs. Unlike some annuities which offer little choice, FlexGuard offers you the opportunity to select from many options. It's like building your own annuity. Registered Index Linked Annuities (RILA's) are a growing segment that offer very low or no explicit fees, market participation through different strategies, and buffering of losses. If you're looking to better understand how to incorporate RILA's in your business model for 2022, make sure you are tuned in.

#### Call Attachments

[FlexGuard Income Rate Sheet](#)

[FlexGuard Income Rates](#)

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