Weekly Rep Call

2/23/2022

Duncan ADVISOR RESOURCES

Making It All Work Together

Today's Rep Call

Click the button below to view the recording of today'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

March 2nd - Managing your Tax-Efficient strategies with SEI
March 9th - Franklin Templeton: Getting to know the new FT and our Alternative Strategies
March 16th - Asset Map: Simplified Financial Planning At Your Fingertips
March 23rd - Preview of DAR Branch Meeting
March 30th - No Call due to Branch Meeting

2022 Annual Branch Meeting

Please join us for the 2022 Duncan Advisor Resources Annual Meeting. We are pleased to host you at **Omni Orlando Resort at ChampionsGate** in sunny Championsgate, FL. This meeting is designed to meet the needs of our financial professionals and will offer educational sessions on products, marketing and sales, marketplaces trends, and more. Plus a backdrop of the beautiful sunsets.
Invaluable networking opportunities and captivating speakers await.

Ready to Register?

We have a dedicated website ready so you can reserve your attendance and also book your hotel!

Click here to reserve your spot

CJ's Compliance Corner

Updates:
Cambridge partner support

Cambridge is working to provide more direct support for our branch, with the aim to reduce delays or inaccuracies in information

Group health plans

On December 30, 2021, the Department of Labor published Field Assistance Bulletin 2021-03 outlining temporary enforcement for the expansion of ERISA section 408(b)(2) service provider disclosure requirements, under the Consolidated Appropriations Act, 2021, to include group health plans.

If you have any group HSA plans written through Cambridge/CIRA, they can assist with creation and distribution questions you have about the 408(b)(2) disclosure now required. Contact the Retirement Center Team (retirementcenter@cir2.com) at 800-777-6080 ext. 5698. Alternatively, contact Joshua Quimby (josh.quimby@cir2.com) at 800-777-6080 x1345

For any health benefit plans that you manage as an outside business activity, each provider will have their own structure in place to assist with the creation and distribution of the disclosures to participants. Because each company's approach is unique, and some may have already integrated this into their standard procedures on your behalf, Cambridge recommends reaching out to your carriers to confirm if there are any additional steps each may ask you to take in order to meet the requirements under this new regulation.

Alternative Investments

Effective March 31, 2022, alternative investments will be segregated into two categories defined by Cambridge. The first category, Traditional Alternatives, will include all non-traded, subscription-way alternatives. These products include non-traded REITs, non-traded BDCs, 1031s, hedge funds, opportunity zones, non-traded preferred stocks, and direct participation programs (DPPs) into debt or equity. The second category, Non-conventional Funds and Traded Securities, will cover the broader asset class including interval funds, tender funds, alternative mutual funds, alternative ETFs, SPACs, crypto-currency companies and leveraged and inverse ETFs.

See below for new concentrations, and remember:

NIA = CIR Statements/Albridge balance + Outside Holdings

Traditional Alternative Investments

Risk tolerance	<$1m in NIA		>$1m in NIA		>$2.1m in NIA		>$25m in NIA	
	Single Product	Total Exposure	Single Product	Total Exposure	Single Product	Total Exposure	Single Product	Total Exposure
Conservative	2.00%	4.00%	3.00%	6.00%	3.50%	7.00%	5.00%	10.00%
Mod-Conservative	3.50%	7.00%	4.00%	8.00%	4.50%	9.00%	5.00%	10.00%
Moderate	4.50%	9.00%	5.00%	10.00%	6.00%	12.00%	7.50%	15.00%
Mod-Aggressive	6.00%	12.00%	7.00%	14.00%	8.50%	17.00%	10.00%	20.00%
Aggressive	7.50%	15.00%	10.00%	20.00%	11.00%	22.00%	12.50%	25.00%

Non-Conventional Funds and Traded Securities

Risk tolerance	<$1m in NIA		>$1m in NIA		>$2.1m in NIA		>$25m in NIA	
	Single Product	Total Exposure	Single Product	Total Exposure	Single Product	Total Exposure	Single Product	Total Exposure
Conservative	3.00%	6.00%	3.50%	7.00%	4.00%	8.00%	5.00%	10.00%
Mod-Conservative	5.50%	11.00%	6.00%	12.00%	6.50%	13.00%	7.50%	15.00%
Moderate	8.00%	16.00%	8.50%	17.00%	9.00%	18.00%	10.00%	20.00%
Mod-Aggressive	10.50%	21.00%	12.00%	24.00%	13.50%	27.00%	15.00%	30.00%
Aggressive	12.50%	25.00%	15.00%	30.00%	16.50%	33.00%	17.50%	35.00%

Investment Opportunity

Dunham & Associates

Eugene Choi, CFP ChFC
Regional Director
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Did you know an estimated 10,000 baby boomers are turning 65 years of age every day?* As these boomers retire and rollover their 401(K)s, their IRAs are becoming one of their largest assets. What can financial advisors do to stand out among all of the other advisors who may be competing for these assets? The Dunham Trust Company IRA Trust Trilogy® is a way for financial advisors to develop trust with large IRA owners by providing the tools necessary to help those individuals take care of the people they love.

Your client or prospect selling a highly appreciated business or real estate can provide them a wonderful and satisfying experience. They see the seeds they planted grow into the enterprise it is and value it has today.
Our experience tells us that considering a planning tool known as an Intermediated Installment Sale could provide a number of overlooked benefits, which could be helpful while selling highly appreciated assets.

Tune in for a discussion on these two topics that will very helpful with high net work clients.

Speaker Attachments
Sub Advisor Advantage
IRA Replacement Trust Client Guide
IRA Special Situations Trust Client Guide
IRA Charitable Trust Client Guide
Trust Trilogy FA guide
IRA Trust Overview

Intermediated Installment Sale Client Piece

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