Weekly Rep Call

9/11/2024

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

Rep calls are happening every Wednesday (Except the week of the Annual Branch Meeting) and we are working hard to fill the schedule.

September 18th -Cambridge Custom Reporting within CIRStatements

September 25th - Spotlight on Success: Bluecap Financial

October 2nd - Nick White of US Energy: Navigating the Energy Sector for Tax Deductibility Today

SPECIAL WEBINAR October 15th 3pm EST - Brandon Buckingham: Making Sense of the New RMD Requirements

October 16th - Brian Dobbis of Lord Abbett: Making Sense of the New RMD Requirements

Cooking up more to grow your revenue

BRANCH MEETING 2025 - March 26-28th Amelia Island

CJ's Compliance Corner

Copying & Pasting

When filling out paperwork, remember that copying and pasting the same language should never be done. Paperwork for each client should always be different, detailing each individual's circumstances. Copying and pasting standard investment objectives is okay, but be sure to take the next step and add the particular elements of the client situation that necessitate the pursuit of those investment objectives.

□ **Generic, Copy/Paste Suitability Statement:**
This product provides guaranteed income for retirement and offers the client tax-deferred growth, ensuring retirement savings can accumulate shielded from market volatility through a downside protection feature while retaining the upside potential unique to a buffered strategy.

✔ **Tailored Suitability Statement for Sally (example):**
Based on our discussions and your financial goals, given your desire to have a predictable income stream and your concern about market fluctuations affecting your savings, we have selected a product with a living benefit guarantee and a buffered investment strategy. This annuity aligns with your need for security and stability to draw funds in the future. Considering your current age of 55 and planned retirement at 65, this annuity's features, such as guaranteed income and tax-deferred growth, are well-suited to meet your long-term retirement goals while addressing your moderate risk tolerance and your objectives of preserving capital while still seeking some growth opportunities.

Explanation of Difference:

□ **Generic, Copy/Paste Suitability Statement:** Provides a broad overview of why the product might be suitable but lacks specifics about the client's individual needs, financial situation, or goals.

✔ **Tailored Suitability Statement:** Directly relates to the client's personal circumstances (e.g., age, retirement plans, risk tolerance), which demonstrates a thorough understanding of why the recommendation fits the client's unique situation.

Performance Statement Requirement

Remember when quoting performance to a client, supporting documentation must also be provided (e.g., account statements, CIR Statements, **preapproved reports**, or approved Advertising material)

Around the Business Block

Trial Runs on AI programs

Larry and I are currently testing Jump and Zocks. Within a couple of weeks, we will share our experiences with you. Both of us believe this is a major time saver.

This rep call was recorded using the Zoom AI. Here's a copy of that transcript.

RPM 2025 Enrollment

Real Practice Management (RPM) enrollment is now open for financial professionals. All three in-person sessions are required to participate, as well as homework, and peer and coaching calls on a monthly basis.
Candidates will be screened to ensure the program will be beneficial, and there will be intake benchmarks to verify financial professionals have the desire and time to take their business to the next level.

If you are interested in learning more, please reach out to me ASAP!

Upcoming webinars

There are a number of great webinars coming up the week of September 16th:

Engaging High-Net Worth in Charitable Giving Series - Complex Assets
Sep 17, 2024 04:00 PM EST
Register Here

Engaging High-Net Worth in Charitable Giving series - Charitable Trusts
Sep 18, 2024 04:00 PM EST
Register Here

Weathscape Analytics
Sep 19, 2024 04:00 PM
Register Here

Referrals Reminder

Any new recruit referral into our enterprise, will earn you a 4% referral bonus. Here's how it works:

1. If your referral joins Cambridge, you will receive **two percent of their anticipated annual revenue** as a credit on your next compensation statement after their FINRA join date.
2. After they've been with Cambridge for 12 months, you'll get **two percent of their actual annual revenue** paid in the 13th month!

The promotional four percent referral bonus ends December 31, 2024. Leads must be submitted to me by December 31, 2024, and join within 12 months of the referral date to qualify for the four percent promotion. $50,000 maximum total reward per referral

Spotlight on Success

Judi Griffin

Griffin Financial Services Group

Join us for this week's rep call as we talk with Judi Griffin of Griffin Financial Services. Judi, recently our Spirit of Cambridge Award Winner, will talk about her aware, how she got into the business, her future growth, and more.

We look forward to having you on and gain some great insight from one of your enterprise Financial Professionals.

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