Weekly Connection Call

12/11/2024

Today's Connection 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

Connecting You Every Week

We are excited to share that our weekly call is being renamed to "Connection." This new name better reflects the purpose and value of our time together. It's more than just a meeting; it's a dedicated time for sharing ideas, aligning on goals, and fostering collaboration. "Connection" emphasizes the relationships we build, the mutual support we provide, and the collective progress we achieve as an enterprise. By redefining the name, we hope to capture the true essence of what these gatherings mean for all of us.

UPDATED DAR OSJ Contact List

Upcoming Connection Calendar

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

December 18th - Bill Good Marketing

No more calls for 2024 after this

Cooking up more to grow your revenue

REGISTER TODAY

DAR Innovate 2025 - March 26-28th Amelia Island

CJ's Compliance Corner

FBI Bulletin

The Federal Bureau of Investigation (FBI) and the Cybersecurity and Infrastructure Security Agency (CISA) have issued a critical warning about the vulnerability of unencrypted text messages, particularly in communications between iPhone and Android devices. For more details, see the full alert **here**. Remember that all business-related text messaging must still be done through one of the approved solutions at Cambridge.

Off-Channel Reporting

When forwarding the communication to **offchannel@cir2.com**, please first forward to your approved business email and forward to **offchannel@cir2.com** from the approved email. This helps us to communicate if any follow-up is needed as well as identify who is reporting the instance. When forwarding, please include the following information:

- Date of off channel communication
- Sender and recipient along with what the relationship is with the sender (client, prospect, wholesaler, etc)
- If you responded and how
  - For example, if you called to follow-up or responded via an approved channel such as your business email or MyRepChat, please note this in the reporting
  - If you responded off channel, please include a copy of that response as well
- Note if you communicated with the sender to provide the appropriate channel for future use

Beneficial Owner Update

As of December 4, 2024, a nationwide injunction has temporarily halted the enforcement of Beneficial Ownership Information (BOI) reporting requirements. This means that businesses are not required to file BOI reports with the Financial Crimes Enforcement Network (FinCEN) until further court order. This situation is subject to change at any time, and the previous reporting deadline of January 1, 2024 may or may not be enforced.

Regulatory CE Due

FINRA requires every registered person to complete mandatory CE courses via the **FINPRO website** by the end of 2024. Failure to complete FINRA's required Regulatory CE by December 31, 2024, will cause your registration to become CE Inactive. As a result, you will not receive compensation, have access to any Cambridge systems, and be prohibited from meeting with or talking with clients.

Around the Business Block

Huge Rightbridge Upgrade

Cambridge is pleased to announce the release of RightBRIDGE version 3.5, which includes numerous enhancements designed to improve functionality and streamline processes. As a reminder, RightBRIDGE is an electronic tool that assists financial professionals with compliance of **Reg BI** and **DOL-PTE 2020-02**. Key enhancements are outlined below:

- Copy Profile:
  - Enables client information from an existing case to be copied and launched into a new case. Previously, copying a case would duplicate all entered information, potentially causing coding errors and incorrect account details on reports
- Annuity Wizard Product Shelf Tool:
  - Allows comparison of specific products against other annuities with similar objectives available to Cambridge
  - Facilitates comparison of income and death benefits across fixed-index annuities (FIAs), (registered index linked annuities) RILAs, and variable annuities (Vas)
  - Provides access to FIA and RILA rates with filter options for strategies, terms, fees, etc.
- Annuity Wizard Quick Income Calculator:
  - Enables income comparisons across FIAs, RILAs, and VAs
  - Offers quick access to download product fact sheets
  - Allows comparison of over 20 products with options to print, export, or download

For more details, please **click here**

Discount on MarketCentral

Throughout December, enjoy 25% off branded gifts and apparel with promo code COUNTDOWN25.
Browse our fleece jackets, quarter-zip pullovers, baseball caps, thoughtful client gifts, and more. Order Cambridge-branded items or brand them with your own business logo.
Here's how to shop:

1. Log in to MarketCentral via the cir2.com Tool Grid, or **click here**.
2. Browse the Branded Gifts and Branded Apparel sections for updated styles.
3. Personalize your selection and use promo

code COUNTDOWN25 during checkout to receive your discount.

CDFA Designation Discount

The Certified Divorce Financial Analyst (CDFA®) Program is designed to build financial professionals' expertise on financial aspects of divorce.

The provider (The Institute for Divorce Financial Analysts, IFDA) has offered a 30% discount on the cost of the program if Cambridge is able to enroll a group of 12 or more before December 31, 2024. This would allow enrollees to schedule a private course at a time of our choosing in early 2025. The course would involve some self-study materials, plus live, one-hour weekly meetings over the course of 10 weeks.

To learn more about IDFA and the CDFA program, visit **IDFA Online Learning: U.S. Programs**.

For those interested in enrolling in this program, please contact Joseph Greenfield (**joseph.greenfield@cir2.com**).

Recruiting Bonus Reminder

Make a referral of another Financial Professional to me before Dec 31st 2024, to lock in the 4% bonus.

2% on their verified production once they join Cambridge
2% on their actual production after their first 12 months

Marketing Idea

Broadridge Financial Solutions, Inc

Brian Woods
Senior Account Executive
Email Brian.Woods@broadridge.com

Broadridge Advisor Solutions translates vast knowledge of the financial industry into streamlined marketing solutions proven to help acquire new clients and engage and add value to your existing client base.

Through a one-on-one consultation, we help you create a multi-channel, multi-touch strategy that delivers your brand to more places, resulting in increased leads, referrals, and assets under management. Broadridge is your marketing solution for websites, newsletters, seminars, and more.

Broadridge Menu

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Making It All Work **Together**