

# Weekly Connections Call



# Duncan

ADVISOR RESOURCES

Making It All Work **Together**

## Today's Connection Call

Click the button below to view the recording of today's call.

[The AI Driven Notes](#)



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 With You

I have an issue with compensation!  
Is this product approved?  
Is this an OBA?

When it comes to support, our OSJ enterprise is second to none. But who do you contact? Click the link below and save to your favorites the OSJ contact list. It is the most comprehensive page on who to contact depending on need.

## [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.

April 16th - **Innovate Recap**

April 23rd - **Inland**

April 30th - **Pershing/BNY Wealth**

May 7th - **Principal**

May 14th - **Federated Hermes**

May 21st - **Pacer**

May 28th - **Nationwide Retirement Services**

June 4th - **Lincoln**

June 11th - **Ategenos Capital**

### CJ's Compliance Lounge



#### Changes to Communication Review Submission Status Process

New Status: OVERDUE - Revisions Required or Pending FP

- When a submission has been in "Revisions Required" or "Pending FP" status for 90 days, it will automatically be moved to a new status: "OVERDUE - Revisions Required" or "OVERDUE - Pending FP"
  - An email notification will be sent to all submitter(s)/originator(s) informing them of the status change
- In order to take action on the submission, you will need to "claim" the item, enter your notes and add any additional attachments, as applicable, and resubmit the item back for review

Final Decision: No Response - Declined

- If a submission remains in the new "OVERDUE - Revisions Required" or "OVERDUE - Pending FP"

status for an additional 90 days, it will be moved to a final decision of either “No Response – Declined, Advertising” or “No Response – Declined, Correspondence.”

- An email notification will be sent to all submitter(s)/originator(s) informing them of the status change
- In such cases, if the submission needs to be resubmitted, it can be cloned and submitted as a new submission
- 

These changes will only apply to new submissions created after the implementation date of April 7. Submissions that are already in a "Revisions Required" or "Pending FP" status prior to April 7 will not be affected by these changes.

## Borrowing from and Lending to Clients

Financial Professionals, members of his/her immediate family or any outside business owned by the financial professional are generally not allowed to borrow from or lend money to any client of Cambridge. For purposes of this rule, clients would include any client of Cambridge within the previous six months of the proposed lending arrangement. Any proposed loan or borrowing arrangement meeting the above criteria, including between the FP, his/her OBA or immediate family member to a client of Cambridge, generally requires the prior review and approval by the Supervisor and Compliance via RegEd OBA system.

The following examples of lending arrangements do **not** require approval by Cambridge:

1. A financial professional's borrowing/lending arrangement with an immediate family member (defined as parents, grandparents, in-laws, spouse, siblings, children, grandchildren, cousins, aunts or uncles, nieces or nephews, and any other person whom the financial professional supports, directly or indirectly, to a material extent)

The following examples of lending arrangements permissible by Rule 3240 require **prior approval** from supervisors and Compliance:

1. With a financial institution that is also a client of Cambridge in the business of providing credit, financing, or loans and where the terms of the lending arrangement are those that would also be available to the general public doing business with those institutions
2. With someone (or an entity) that is also a client as defined in paragraph one who has a personal relationship with the financial professional, and the lending arrangement arises from the personal relationship rather than a financial professional /client relationship
3. With someone (or an entity) that is also a client as defined in paragraph one that has a business relationship outside the financial professional's client relationship

## Industry Holiday Calendar

Cambridge is excited to share a new Industry Holiday Calendar on [cir2.com](http://cir2.com) which provides holiday schedule details in one easy-to-use resource. Use the expandable menus to view specific holiday schedules and details about closures/delays. This new resource will replace any future

## Around the Business Block



### Innovate Thank You

Everyone that came to Innovate, thank you for your time. A feedback survey of the event will be hitting your inbox very soon.

For those who were unable to make it, we are finishing up the post production of the videos and will announce on this call when they are up on DuncanAR.com

If you have pictures or video of the event you would like to share, please email me a copy.

### 2025 CLIC Advisor Spring Updates

Cambridge and eMoney are pleased to announce the release of our spring updates and enhancements within the CLIC® Advisor and CLIC Advisor Client portal! Effective April 10, 2025, users will now see the following:

- **Need Analysis Upgrade:** This feature introduces the modernized version of Needs Analysis, tailored specifically for financial professionals looking to analyze their client goals
- **Life Insurance Gap Analysis:** We have now added the ability to include a new life insurance gap analysis for Decision Center reports in your printed presentations
- **Client Site My Plan:** My Plan is a new way for users of Client Portal to view and engage with their financial plan

More details about the changes can be [found here](#).

### Password Reset Ring Group

The Digital Experience Team is pleased to announce the introduction of a new Password Reset Ring Group, available to financial professionals, admins, and your clients. To access this service as a financial professional or admin, please contact your Service Team and follow these prompts:

- Press 1 for NFS or Pershing Brokerage Business needs
- Press 3 for Brokerage Technology and User Administration

You will then be given the option for NetX360 and WealthscapeSM reset passwords.

Your clients can call our dedicated Client Line at [888-245-0452](tel:888-245-0452) and press 1 for NetXInvestor and Wealthscape Investor password resets.

## Exclusive CE Event for Cambridge and learn about 12 IRA Mistakes

JOIN THIS EXCLUSIVE CAMBRIDGE CE WEBINAR!

Tuesday, April 29 at 3:00 p.m. CT

Nearly 40 percent of household financial wealth in the U.S are retirement assets, with IRAs accounting for the biggest share totaling \$14.5 trillion<sup>(1)</sup>. With nearly 10,000 baby boomers turning age 65 everyday, more Americans than ever before will be making decisions regarding their IRAs.

Unfortunately, navigating the labyrinth of IRA rules and regulations can be complex and a tax trap for the unwary. This presentation will provide a detailed discussion of the most common and costly IRA mistakes people make and how to avoid them.

[Register Here](#)

### Important CE Credit Information

**Earn 1 State\*, CFA, CFP, CFS, CIMA/CPWA, CLU/ChFC, CPE/CPA\*\*, CFFP, RICP Continuing Education Credit.**

**\*Excluding: AK, CO, MO, NV, NJ, VA, WA  
You must be logged into the webinar for the entire webinar as well as answer all polling questions in order to receive CE credit**

## Innovate Sponsor Series



### FS Investments

**Kyle Richards**  
Executive Director, Business Development  
[Kyle.Richards@fsinvestments.com](mailto:Kyle.Richards@fsinvestments.com)

**Steven Oblack**  
Managing Director, Head of Real Estate Solutions

Join us for a recap of the main points from Kyle's presentation at Innovate, discussions that happened down at Amelia Island, where advisors at Cambridge are using FS to help





clients, and a reminder of all of FS's capabilities.

We are also please to welcome Steven Oblack who has great experience in the private markets sector

**Larry L. Qvistgaard, II**

President, COO

Duncan Advisor Resources

215 Avenida Del Mar, Ste. B, San Clemente, CA 92672

**T** 800.517.9901 x2230 **C** 949.306.0060 **F** 707.676.8633

[www.duncanar.com](http://www.duncanar.com)



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Duncan Advisor Resources | 311 Main Street | Irwin, PA 15642 US

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