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.

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.

July 2nd - NO CALL, Enjoy your July 4th Celebrations!

July 9th - Duncan Advisor Resource Planning Department

July 16th - Duncan Advisor Resources Life BGA

July 30th - Duncan Walsh Advisors with Dave and Tom

Plan to be a part of our call every Wednesday.

Compliance Corner with Larry

Keeping your U4 Updated

It is crucial to maintain updated U4 forms and Outside Business Activities, as auditors will be checking these during office visits.

Here's what to remember:

- Summer period recommended for cleaning up administrative work including U4 updates
- Address changes are key items to maintain on U4 forms
- Outside Business Activities (OBAs) must be kept updated as FINRA maintains records
- Dennis Roybal reviews OBAs extensively during office visits
- Contact CJ or Cambridge for most recent U4 copies

What's Considered a Branch Office?

Temporary office locations (like executive suites) are not considered registered branch offices according to Cambridge's interpretation, unlike permanent dedicated spaces.

Other requirements you should know about, include:

- Temporary office use versus permanent full-time use is the key differentiator
- SIPIC signs are required in all offices and Cambridge charges for them
- Dennis Roybal and Larry Qvistgaard will be looking for telltale signs during branch audits
- Branch office addresses appear on letterhead , business cards, fax cover sheets and customer statements

Around the Business Block

CIR Statements Update

Since the migration of CIR Statements from Albridge to the Wove platform at the end of April, Cambridge continues to work with BNY Pershing to resolve any issues financial professionals, their teams, and clients may be experiencing.

Beginning June 26th, 2025, BNY Pershing will be providing monthly updates on critical key items and updates to the platform. Examples of some of those updates include:

User Experience Enhancements:

- More intuitive login process
- More intuitive messaging when new users register and need to wait for the overnight refresh; eliminate wait requirement for overnight refresh

Accounts and Client Management:

- Locked status showing for clients when they are not locked out (all users now have the ability to reset their own passwords)
- Immediate updates when adding or editing groups and manual accounts

System Functionality and Performance*:*

- Dashboard returns at the individual holdings level
- Personalization options to configure where your clients land and what they see

To read more about these and more updates being worked on, please click this link -> **LINK**

Allianz Enhancement

I do get a lot of questions about annuities, but one area that is harder to find solutions is with beneficiary IRA money.

Just like with fee-based annuities drawing the asset management fees directly from the contract, it is a technological update that insurance companies need to deploy. Allianz has joined the small ranks with products that can now accept Inherited IRA money. Those products are:

- Allianz Index Advantage+® Variable Annuity
- Allianz Index Advantage+ NF® Variable Annuity
- Allianz Accumulation Advantage+® Annuity in certain situations
- Allianz Accumulation Advantage 7® Annuity

For more information on these options with great flow charts on when you can use these Allianz products, **Click Here to read more.**

New Cambridge Market Spotlight

The Investment Products and Research Team is excited to introduce the Market Spotlight. Published monthly or in response to major market events, the Market Spotlight offers deeper insights into relevant topics and trends, giving you the context and clarity you need to make informed decisions.

The Market Spotlight will be published on the 15th of each month (or the nearest business day if the 15th falls on a weekend), and will be available on cir2.com under **Investment Choices > Resources > Research and Analysis > Market Spotlight**. The June spotlight, From Niche to Mainstream: The Rise of Alternative Real Estate Investing, can be viewed or downloaded **here.**

iGiftFund

Cambridge, last week, announced a new partnership with iGiftFund. iGiftFund is an IRS-recognized, independent, public charity that sponsors donor advised funds (DAF). Based in Hudson, Ohio, iGiftFund works nationally with donors and with financial professionals on their familiar investment platform, in open architecture. iGiftFund’s administrative fees are the most competitive in the industry, starting at just 45 basis points on the first $500,000 tier.

When your clients make a contribution to the DAF, they receive immediate and maximum tax benefits. Receiving the tax benefit up-front allows them to recommend grants to their favorite charities over time, on their own schedule. They also recommend who will succeed them as fund advisors over successive generations.

You can manage this at your preferred custodian Pershing or NFS. Aside from Cambridge's required paperwork, here's a list of the forms they typically see come through for each of the custodians mentioned:

Pershing:
New Account Agreement
New Account Agreement –Additional Holder/Participant Supplement
Corporate Resolution Certification
Online Access and Electronic Delivery Form
ACH and Electronic Funds Transfer Agreement

NFS:
Corporate and Unincorporated Organization Resolution
Standing Payment Instructions

iGiftFund has a dedicated website for Financial Professionals with all of the details on the program and how to get started. Click **here to see FA Central**.

Also feel free to email **DonorSupport@igiftfund.org** for more support and information.

From a Cambridge Account opening perspective, any prefixes will work. You have asset management control.

Innovate Sponsor Series

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If you'd like to learn how our Financial Professionals at Duncan Advisor Resources are positioning Athene, please reach out to Thomas Block at thomas.block@duncanar.com.

Athene is a leading retirement services company that is focused on providing financial security to retirees. Since its founding in 2009, Athene has diligently built diversified organic growth capabilities by expanding its retail, flow reinsurance, pension group annuities and funding agreement channels.

MATERIALS FROM THE PRESENTATION:

Territory Coverage Wholesaler Map
Athene Index Performance Report
More Than a Guarantee...

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