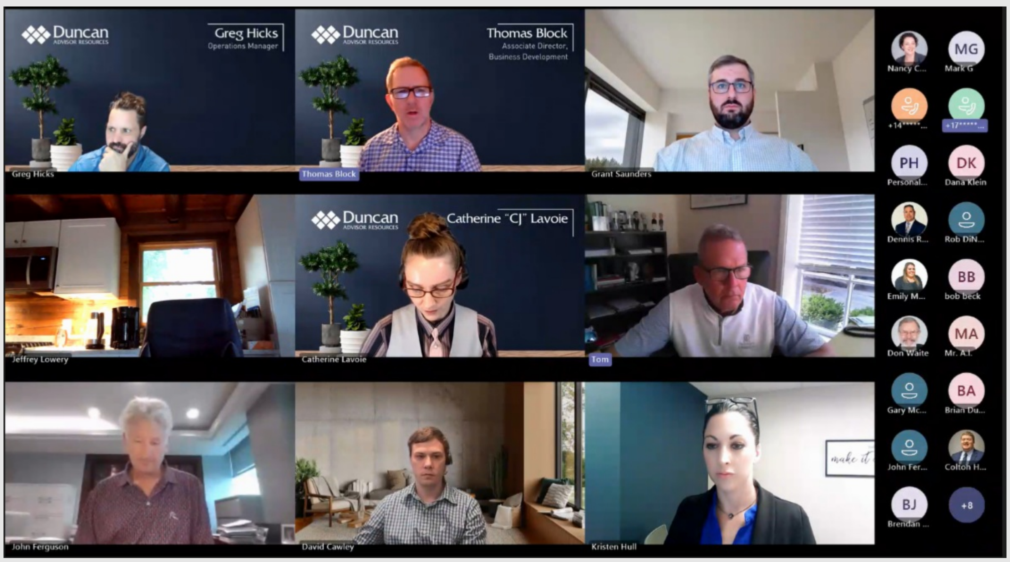
Weekly Connections Call

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.

SPECIAL DISCOUNT FOR FINANCIAL PROFESSIONALS!

zocks

Take advantage of this special discount from Zocks!

We're excited to share that we have partnered with **Zocks AI,** to bring those affiliated with our Enterprise **15% off** your first 12 months using

Zocks.

Zocks AI helps advisors:

- Analyze client sentiment to improve communication and relationships
- Track advisor performance with detailed scorecards
- Streamline processes with a built-in form filler
- Integrate with eMoney for a smoother planning experience
- Gain practice insights and user data to drive growth

Schedule your onboarding call here with our DAR account manager to start leveraging Zocks right away.

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.

September 24 - Dunam: Advanced Tax Strategies to Supercharge your 4th Quarter

October 1 - Prudential

October 8 - One Step Ahead with Kelly Chapple from Eagle Life

Plan to be a part of our call every Wednesday.

CJ's Compliance Corner

Net Investable Assets

Net investable assets is defined as all investable assets minus the liabilities on those assets. This may include:

- Securities
- Futures contracts or options held for investment purposes
- Physical commodities held for investment

- purposes
- Swaps and other similar financial contracts entered into for investment purposes
- Real estate held for investment purposes
- Cash and cash equivalents held for investment purposes

Net investable assets should = a client's Cambridge holdings (Wove balance) + their holdings held outside of Cambridge (CLIC Outside Current Holdings). Outside holdings include any investable assets for which Cambridge is not the broker-dealer (or any assets that do not feed into Wove).

Note, an asset may be included in net investable assets even if it is not readily available, as long as it is held for investment purposes. This would include assets such as rental properties, retirement accounts, a 529 plan owned by the client, or a second home or vacation home.

Net investable assets may not include the value of a client's business, assets owned as part of a client's business, or real estate owned as part of the business; however, these assets may be included in the client's net worth. Other assets which should not be included in net investable assets are antiques, collectibles, automobiles, and primary residence.

For a full walkthrough of NIA, check out the attached NIA Guide!

Sensitive vs Secure/Encrypt

We reviewed the email encryption policy and focused on the safest way to protect client information when requesting documents back from them.

- E-mails with Encrypt or Secure in the subject line only protect your E-mail when you send it out. If the client replies and changes the subject line (for example, "Here you go!"), the encryption is removed and their reply may create an E-mail violation.
- E-mails with Sensitive in the subject line are encrypted both ways — when you send and when the client replies. The client is directed to a secure portal, which guarantees the reply stays encrypted.
- Because of this, Sensitive should always be used when requesting documents or personal information from a client.
- With cyber breaches on the rise, avoiding this small inconvenience (logging into a portal) is not worth the potential risk and cost of unencrypted data.

Quick Reminders from the Policy:

- Use only approved texting platforms (Hearsay Relate, Ring Central, RedTail Speak, My Rep Chat). However, keep in mind that texts are not encrypted and should never include confidential information.
- When sending encrypted E-mail:

- Use Encrypt or Secure if you are only sending information out (no sensitive reply expected).
- Use Sensitive if you are requesting information back.

Around the Business Block

OBBBA White Paper from Jackson

A few weeks back, we had Chris Bogren on the Connections call going over the OBBBA that was passed back in July. He has officially published his white paper which you can download here **->** LINK
This is not intended for client use.

Monthly Updates on Wove

The latest CIRStatements initiatives report for September had been published.
A link to the summary is here **->** LINK

In addition to the items outlined in the summary, recent enhancements include:

- Ability to copy and paste within the platform
- Flexibility to drag, drop, and adjust column widths (excluding client name)
- New date range selection options
- Updated search results prioritizing clients before accounts
- Navigation improvements, including the ability to pin or collapse the left-hand menu

The **CIRStatements Upgrade to Wove Reporting page** on cir2.com provides resources to help you and your clients navigate the new CIRStatements platform, including:

- Platform Improvement Initiatives from BNY Pershing
- Step-by-step login and authentication guides
- Advisor and client user guides
- On-demand training sessions
- Answers to FAQs

Direct support is available for you and your clients through the following:

- Financial Professionals:
  - Submit a case in CLIC® using *CIRStatements* as the topic
  - Contact the Cambridge Performance Reporting Team at **performancereporting@cir2.com** or **800-777-6080**
- Clients: Call **888-245-0452** and follow the prompts for CIRStatements

Bento Engine

Bento Engine is an integrated content and technology solution that helps you to advise your clients and prospects during "Moments That Matter"™. Bento Engine integrates directly into your CRM, alerts you of upcoming advice opportunities, and then equips you with multi-format materials to assist your clients. Because when you lead with advice, everybody wins!

Cambridge financial professionals receive a 15% discount on all solutions

Learn more about Beno on their website https://www.bentoengine.com/ and watching their YouTube video https://youtu.be/Jwpx8MCJNoY?si=YyBHGQDkTIDby8wN

Pair this with Zocks to have your notes posted directly into your CRM and you would have a powerful pair of tech programs helping you gain more business.

CAAP News – American Funds Tax-Aware Strategy Changes

Cambridge works closely with our partners to keep you informed of changes that have impacted their product offerings.

They have been informed that CAAP® strategist Capital Group is transitioning American Funds Tax-aware investment vehicles from mutual funds to ETFs, with the goal of creating more tax-efficient solutions. The transition is scheduled to go into effect on October 15, 2025.

Financial professionals are advised to review each account carefully, as the transition from mutual funds to ETFs could create tax consequences. Accounts could potentially see a 3% to 6% tax cost, but tax implications can vary account to account. Click **here** for additional information in the Allocation Bulletin provided by Capital Group.

Business Opportunity - Potomac: Bear Market in Diversification with Michael Mogavero

Sean Sheridan

Senior Advisor Consultant, Brinker Capital and Orion Portfolio Solutions
Email: sean.sheridan@orion.com
Phone: 215.478.4012

Grant Saunders
Business Development Consultant, Brinker Capital and Orion Portfolio Solutions
Email: grant.saunders@orion.com
Phone: 201.450.1993

Orion Portfolio Solutions and **Brinker Capital** combine institutional investment expertise with a powerful Turnkey Asset Management Platform and integrated technology, giving advisors the ability to deliver personalized portfolios, behavioral guidance, and tax-efficient strategies — all while freeing up their time to focus on growing their practice and serving clients.

With access to dedicated consulting, investment strategy teams, operations, sales, service and trading teams, advisors have expert resources at every stage to help them run more efficiently. The result is more capacity to focus on clients, deliver better outcomes, and grow their business with confidence.

MATERIALS FROM THE PRESENTATION:

OPS Overview
Outsourcing with Orion

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

Duncan
ADVISOR RESOURCES
Making It All Work Together