

# 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!**



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.

**November 19 - 2026 Business Planning with Larry Q**

**December 3 - Elise from FMG**

**December 10 - Snappy Kraken**

**December 17 - Kristen from Cambridge's Real Practice Management**

**Plan to be a part of our call every Wednesday.**

## Larry's Compliance Lounge

## Annual Registration Renewal

The 2026 Annual Registration Renewal Invoices will



be available in the Registration Renewal section of CLIC® on or around November 19, 2025. It is the financial professional's responsibility to review the renewal invoice for accuracy and to verify the states in which continued and/or new registration is required. We strongly suggest financial professionals review their current client list against the states they intend to drop prior to requesting termination in those state(s). **The review of the renewal invoice must be completed, and changes submitted, no later than December 16, 2025.**

**Please note:** Any requests for full termination of registration with the firm, to be effective December 31, 2025, must be submitted to the Registration and Licensing Team no later than December 16, 2025.

Below is the timeline with important details regarding the renewal process, as well as instructions to access the 2026 Annual Registration Renewal Invoice:

**Important Registration Renewal Dates:**

**November 19, 2025**

Renewal invoices available in CLIC

**December 16, 2025**

Deadline for all registration changes, including notification of full terminations effective December 31, 2025

**December 26, 2025**

FINRA shutdown through January 2, 2026

**January 9, 2026**

Deadline to submit payment via credit card payment portal. See details below.

**January 15, 2026**

Compensation debiting

On or around November 19, 2025, access to the 2026 Registration Renewal Invoice will be available. To access, log in to CLIC via the Apps menu on cir2.com. Next, select Registration Renewal from the left menu, then select your 2026 invoice. Currently, only the prior year invoices, if applicable, are available.  
Credit Card Payment Portal

**As announced on October 30 via CL-25-95, on November 11, 2025, all financial professionals and their offices will have access to CLIC Workstation, including a new payment portal to facilitate the payment processing for your 2026 Registration Renewal Invoice.**

After CLIC Workstation has been released and after Registration Renewal Invoices are made available, log in to cir2.com and open CLIC Workstation. From the navigation menu, select Payment Portal under

Compensation. Next, complete the required fields, making sure to select Annual Registration Renewal from the Fee Type drop down menu. Please note, you can find the amount owed on your Registration Renewal Invoice. Once all required fields are completed, select Submit Payment.

For more details see this [link](#).

### Keeping your U4 Current

**FINRA requires every Form U4 be kept current and accurate at all times by filing amendments for all outside business activities (OBAs), changes of address, and disclosure events.<sup>1</sup>**

All of the following items must be reported to Disclosures and Dispute Resolution promptly in order to comply with FINRA's 30-day filing requirement. FINRA imposes fines of up to \$1,575 for late filings. Please note that as of January 1, 2026, FINRA will increase the maximum late filing fee to \$2,460.00. OBAs require preapproval by Cambridge and must be submitted by scrolling to the OBA tab at the top of the cir2.com home page.

#### **Registered persons (active or administrative) and non-registered fingerprint persons must report:**

- Felonies – have you EVER been charged or convicted of a felony?
- Misdemeanors – have you EVER been charged or convicted of a misdemeanor?
- Fraud
- False statements/omissions
- Wrongful taking of property
- Bribery
- Perjury
- Forgery
- Counterfeiting
- Extortion
- Conspiracy to commit any of the above acts
- Complaints/arbitrations/litigations<sup>2</sup>
- Civil judicial matters
- Regulatory actions
- Name or address changes
- Terminations for cause

#### **Registered persons must additionally report:**

1. Compromises with creditors – within the past 10 years<sup>3</sup>
2. Judgments or liens – any and all that have occurred during your time in the industry<sup>4</sup>
3. Bankruptcies – within the past 10 years
4. OBAs

You are responsible for keeping your personal information current with any states in which you hold resident and/or non-resident insurance licenses. You may report a change of address to state insurance departments online through the National Insurance Producers Registry (NIPR) website at [www.nipr.com](http://www.nipr.com).

For assistance in determining the current statuses of any disclosable events reflected on your Form U4, or if you have any questions, please reach out to [Dennis](#)

[Roybal](#) or [Greg Hicks](#)

You may have been reminded by Dennis Roybal or Cambridge if you had your official branch audit this year. **But it's good to verify everything (specifically addresses) is correct.**

### Keeping your OBA's Current

Log into RegEd and check your "Outside Activities" listed. Are there any that you no longer participate in? Are there any that aren't listed?

## Around the Business Block



### CLIC Workstation and Indy now Live

The new CLIC Workstation with AI powered Indy is now live. This rollout marks a major step forward in modernizing the digital infrastructure. The platform brings together essential tools — AI-powered support, secure payment processing, personalized navigation, and more — all in one place.

Starting today, you will be able to access CLIC Workstation via [cir2.com](#). You are welcome to immediately start exploring the functionality and interacting with our AI assistant, Indy.

If you would like a more guided introduction, join Val Vest, Executive Vice President and Chief Experience Officer, on Friday, November 14 at 2:00 p.m. CT for a live demonstration to help you get familiar with the new platform.

### [Register Today](#)

**Friday, November 14 at 2:00 p.m. CT**

**What is the CLIC Workstation?** It is a modern platform designed to bring essential tools together in one place, helping you and your office manage your business more efficiently. Below is the functionalities that will be available starting November 11:

- **Indy:** Cambridge's AI assistant designed to answer brokerage servicing questions regarding new accounts, transfers, and cashiering. Indy is also trained on the Cambridge Compliance Manual, and Customer Identification Program (CIP) Policies. [Learn more about Indy here.](#)
- **Zocks Single-Sign-On (SSO):** Simplified single sign-on with automated meeting prep and client follow-ups
- **Favoriting Applications:** Enhanced application management
- **Credit Card Payment Portal:** Simplified payment

processing including Negative Compensation and Annual Registration Renewal

- **Negative Compensation Alerts:** Proactive alert system
- **Integrated SSOs:** Unified access to tools

## Year End Reminders for Brokerage Accounts

As year-end approaches, Cambridge would like to highlight a few reminders and suggestions for brokerage account business.

- In Good Order brokerage account paperwork for Cashiering, New Accounts, and Transfers, received on or after Monday, December 15, will be processed as "best efforts" due to year-end volume
- Submit paperwork via CLIC<sup>®</sup> for efficient and timely processing
- Verify funds have settled and are available for distribution
  - Fidelity Investments<sup>®</sup> check and EFT deposits take five business days to settle
    - December 19 is the last day to establish standing EFT
    - December 30 is the last day to initiate EFT distributions for the 2025 tax year
  - Pershing check and ACH deposits take three business days to settle
- The Required Minimum Distribution (RMD) section of the Cambridge Resource Center (CRC) includes General Information, Resources/Reporting information, Forms and a detailed FAQ section. To access, navigate to cir2.com and click Cambridge Resource Center in the Apps menu, then click the Required Minimum Distribution (RMD) honeycomb.
- The **Cashiering** section of the CRC contains Cashiering Best Practices with information about making funds available and how to set up Reports and Alerts for both Pershing and Fidelity Investments. To access, navigate to cir2.com and click Cambridge Resource Center in the Apps menu. From the CRC, click the Brokerage Operations honeycomb, and then the Cashiering honeycomb.
  - Don't forget to always allow sufficient time for new periodic plan set up and approval

**Also effective November 17, the Dedicated Service Experience Teams and CLIC Tech Support will permanently change their hours to Monday – Friday 7:00 a.m. to 7:00 p.m. CT.**



## CIRStatements Webinar

Representatives from Cambridge and BNY Pershing will be hosting a live webinar on Wednesday, November 19, at 3:00 p.m. CT to highlight recent and upcoming enhancements to the CIRStatements experience. Use the link below to register.

### CIRStatements: Navigation and Recent Enhancements

**November 19, 2025 | 3:00 p.m. CT | [Register here](#)**

Cambridge continues to work with our partners at BNY Pershing to enhance the CIRStatements platform and resolve issues financial professionals, their teams, and clients may be experiencing since the migration to Wove. We are working closely with the Pershing team to help ensure that enhancements are prioritized, and our collective feedback is reflected in future updates.

#### Recent updates include the following improvement:

- Keyboard Enter/Return key enabled for login submission
- Updated MFA prompt language from “phone” to “text message”
- Corrected Investor Value/Graph display

To support greater visibility into progress, Pershing provides updates at least monthly via the [CIRStatements: Platform Improvement Initiatives](#) summary. This document outlines active enhancement efforts, areas under review, and estimated timelines for completion. The latest version is available now on [cir2.com](#) and will continue to be refreshed on an ongoing basis as development continues. We will continue to keep you informed on what’s been addressed to date, and where Pershing continues to prioritize resources.

## IMPORTANT Bluerock Total Income+ Real Estate Fund Updates

After receiving overwhelming support from shareholders on the initiative to list the Bluerock Total Income+ Real Estate Fund (“TI+” or the “Fund”) on the NYSE, we are excited to embark on this new chapter in TI+. Your engagement in the proxy vote process has paved the way for:

### Full Daily Liquidity | Enhanced Total Return Potential

Bluerock is now positioned to further deploy capital into **high-conviction real estate sectors that are believed to be poised for recovery and value creation.**

**Register to learn more about the exciting future of TI+!**

***An Exciting New Chapter for TI+: Unlocking Shareholder Value***

**Bluerock CIO Ryan MacDonald**

**November 20, 2025 • 4pm ET (US & Canada)**

Join us on November 20, 4pm ET for an engaging webinar with CIO Ryan MacDonald, where he will explore the exciting future of TI+ and provide a deep dive into our high growth investment in industrial outdoor storage (IOS), a high conviction sector for Bluerock.

**[REGISTER NOW](#)**

**Upcoming Important Dates**

**NOVEMBER 11:** Convert all shares into I shares on a dollar-for-dollar basis without any tax implications.

**NOVEMBER 18:** 4th quarter distribution paid as follows: Record Date 11/18/2025; Ex-Date/Payable Date 11/19/2025. Please note that if you have elected to participate in the Distribution Reinvestment Plan (DRIP), automatic reinvestment of distributions will continue.

**DECEMBER 5:** This is the last day shareholders will be able to transfer their shares to a different brokerage account or from a direct account to a brokerage account.

**DECEMBER 8:** No account transfers will be permitted, including from direct to brokerage, at this time until after shares are listed.

**DECEMBER 16:** Fund will list on the NYSE. Shares will be available in client brokerage accounts for trading at approximately 7:30am ET.

**Business Opportunity - Duncan Walsh Advisors Quarterly Review with Dave & Tom**

**Thomas Walsh, CFA**  
President, Walsh Asset Management





Email: [tjwalsh@walshassetmgt.com](mailto:tjwalsh@walshassetmgt.com)

**David Duncan, CFP**

Executive Chairman, Duncan Financial Group

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**Duncan Walsh Advisors (DWA)** provides 14 model investment portfolios to over 130 Investment Advisors of the Duncan Advisor Resources branch within Cambridge Investment Research. The advisors can manage the relationships with their clients, with the confidence that the investment management of their portfolios is under the guidance of DWA.

*Join us for the main points from Tom and David's quarterly review presentation, conversations they've had and a reminder of all of DWA's capabilities.*

**MATERIALS FROM THE PRESENTATION:**

**Quarter 3 2025 Returns (Not Yet Approved For Public)**

## Team Oak Feedback Form

**A feedback form is now available to make it easier to share experiences with Team Oak at Cambridge [here](#).**

The form is flexible, and you may complete as much or as little as your schedule allows.

Your feedback and timely review of these items help us coordinate effectively with Team Oak leadership and improve the overall experience for our branch. Forms should be submitted directly to CJ ([catherine.lavoie@duncanar.com](mailto:catherine.lavoie@duncanar.com)).

Thank you for your participation!

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