Weekly Connections Call

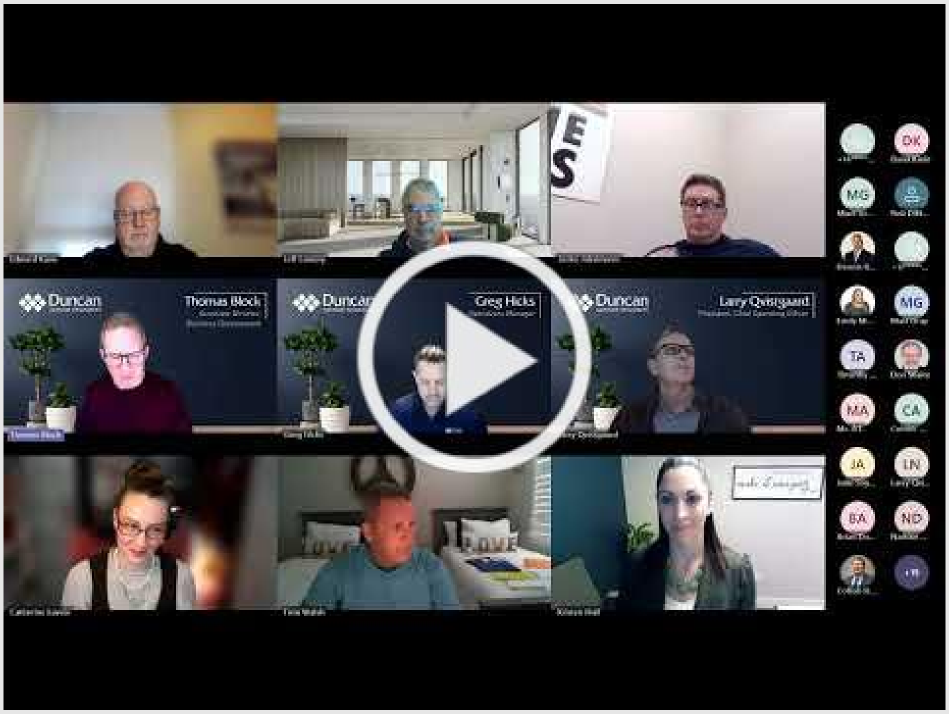
Duncan ADVISOR RESOURCES

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.

SAVE THE DATE: Innovate

Our annual **Innovate** conference is coming up! This year, we will be at the **Omni Resort in Hilton Head, South Carolina, May 20-22.**

We hope to see you there!

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.

January 21 - Special Advisor Growth Panel

January 28 - Special Advisor Growth Panel

May 20-22 - Annual Innovate Conference at the Omni Resort, Hilton Head, South Carolina

Plan to be a part of our call every Wednesday.

CJ's Compliance Corner

Account Periodic

Q1 account periodic flags have been generated, and Adam has reached out via E-mail to advise everyone impacted. Please respond in a timely manner by navigating to the Account Periodic module in CLIC.

If you have any questions, please do not hesitate to contact Adam directly for assistance. User guides and video demos for the modules are available on the CIR2.com website announcement **here** if needed.

Knowledge Center University

An upgraded KCU experience is now live and available for browsing. Please take a moment to check it out and provide any feedback that you feel will improve the user experience.

To do so, please contact the Training and Education Team at **CambridgeKnowledge@cir2.com**. For more details about the updates, see the full announcement **here**.

Online 2025 1099 Forms

- Electronic delivery changes: Forms 1099-NEC will now be available in CLIC® Workstation for those enrolled in electronic delivery. Tax documents will no longer be sent via secure email. Additional access instructions will be shared in future communications.
- Paper delivery timeline: For those receiving paper copies, 1099-NECs will be mailed by January 20, 2026. To switch to electronic delivery for all tax documents, please complete the Consent to Paperless Delivery of Tax-related Documents and return it to the Commissions Payout Team at **payouts@cir2.com**.
- 1099 Reconciliation Report: A 1099 Reconciliation Report is available in CLIC to help track gross compensation throughout the year. The report updates after each compensation cycle and can be accessed via:
- Reports → Report Type: Reconciliation → Report: 1099 Reconciliation → Tax Year: 2025
  - *Note: Manual adjustments will not appear until the tax year has closed.*
- $600 threshold: If reportable compensation is below $600, a 1099 will not be issued or filed with the IRS.

- 1099 reporting format reminder: Beginning with the 2024 tax year, Cambridge reports 1099-NEC amounts as gross (after payout grid, including conference and other credits), rather than net of adjustments. Expenses remain detailed in the 1099 Reconciliation and Summary of Adjustments reports. This is a presentation change only and does not impact taxable income.
- Summary of Adjustments Report: This report in CLIC provides a detailed breakdown of all compensation adjustments throughout the year.
- Insurance compensation: Insurance compensation paid directly to you is not included on the Cambridge 1099. A separate 1099 will be issued by the carrier.
- Loan treatment:
    - Non-forgivable loan repayments withheld from compensation are not deducted from the 1099.
    - Forgivable loans are added to the 1099 in the year they are forgiven.
- IRS filing deadline: Cambridge will file 1099s with the IRS by February 2, 2026. Any revision requests must be submitted by January 28, 2026.

For assistance with electronic delivery enrollment, contact **payouts@cir2.com**. For additional questions, please contact the Compensation Support Team at 641-209-5302 or open a case in CLIC using “Compensation” as the topic.

Around the Business Block

Final Reminder – Pershing Money Market Changes

As announced on November 24th, BNY Pershing is making changes to their treatment of money market mutual funds where they will be enforcing minimums on initial purchase requirements.

This enforcement takes effect on January 26th. Existing positions are not affected, however, any new accounts or if you sell out of the entire position will fall under this new enforcement.

It is highly recommended that if you have a money market mutual fund in your model, to please review the list of available options and their minimums.
Details and the list can be found here -> **LINK**

Advanced Planning Webinar

Cambridge is hosting “Why Advanced Planning is the Future” on January 20th at 2pm EST. Tune in to see why financial planning is growing in importance along with tools Cambridge has at your disposal. Details and how to register can be found here **->** **LINK**

After you attend, if you’re looking to super charge your Financial Planning and Advanced Planning, please reach out to our Associate Director of Financial Planning, Kristen Hull **Kristen.Hull@duncangrp.com**

Personalized FireLight Training

With Cambridge releasing the online annuity submission tool in early December, I’ve had numerous requests for walkthroughs with Financial Professionals and Admins. This is the annuity tool of the future and will reduce NIGO’s and pay commissions faster. To get on my calendar for a walk through, please see my calendar link here **->** **LINK**

Practice Management - Anatomy of a Recession with Matt and Victor

Matt Reardon

Vice President, Client Portfolio Manager
ClearBridge Investments
Email: mreardon@clearbridge.com

As an investment specialist, Matt provides capital markets and economic analysis, as well as portfolio construction and fundamental equity research insights, to audiences ranging from broker/dealers, financial advisors, institutional clients, and investment consultants.

Victor Kopen

Vice President, Market Leader
Franklin Templeton
Email: victor.kopen@franklintempleton.com

Victor provides a valuable perspective in the areas of market insights, practice management, and portfolio construction. He consults with financial professionals to help them deliver better outcomes for their clients and grow their business. Victor has a wealth of industry knowledge and a deep understanding of Franklin Templeton investment solutions including mutual funds, ETFs, separately managed accounts, model portfolios, 529 plans and insurance products.

MATERIALS FROM THE PRESENTATION:

Presentation
Economic and Market Outlook

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).**

Thank you for your participation!

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