Weekly Connections Call

Today's Connection Call

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

AI 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.

Cambridge Ignite 2026 - REGISTER NOW!

Registration for Ignite 2026 is live!

(September 16-18 in Kissimmee, Florida)

Click here to register now.

Why come to Cambridge Ignite?

Ignite continues to prove why it's a standout event: a vibrant blend of motivational keynotes, immersive learning, and high-impact networking at every turn. It's a great opportunity to share, connect and exchange ideas with fellow advisors in real time.

SPECIAL DEAL 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 a **6 month free trial.**

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, or scan the QR Code below.

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, and we are working hard to fill the schedule.

July 29 - Homestead Funds: Part of the Innovate Sponsor Series

August 5 - US Energy

August 12 - Inland: Part of the Innovate Sponsor Series

August 19 - Transamerica

Plan to be a part of our call every Wednesday.

CJ's Compliance Corner

Changes to Product Concentration Guidelines

Cambridge announced strengthened MFA requirements for all eSignature activity. E-mail and access-code MFA are no longer allowed; every packet now requires phone-based MFA or KBA, even when multiple packets are sent together.

We reviewed the continued rise in phishing attempts and the importance of preparing clients ahead of time so they know what to expect. Best practices still include the need for verbal verification on any money-movement instructions, especially when paired with recent account changes or when a client claims they cannot speak.

As always, signing for clients—electronically or otherwise—remains strictly prohibited. Please note that this change IMPACTS EXISTING ENVELOPES, and we highly recommend a detailed review of your DocuSign account.

New MFA Requirements for Electronic Signatures and Understanding Risks and Controls

We also covered the newly revised product concentration guidelines. Sweeping changes have been made across all concentration guidelines for complex/alternative products. Among the highlights, buffered ETFs now split into two categories with only certain fund-of-funds versions qualifying for the new 50% NIA limit. Structured notes retain the 80% overall cap, with no more than 40% allowed in principal-at-risk notes that meet specific buffer/barrier criteria.

Non-conventional funds and traditional alternatives have been streamlined into two NIA tiers, simplifying the framework but keeping the risk-based limits intact. Importantly, we noted that Cambridge's updates do not fully resolve the practical challenges we see in the field.

As a branch, we are continuing to advocate for further adjustments to the concentration limits, particularly where the current thresholds restrict reasonable diversification or client-appropriate allocations. We also discussed that we are actively researching UITs and one additional fund that is not yet listed as approved under the new guidelines, to better understand how they may fit into the revised categories and whether they warrant separate consideration.

Please take a moment to review the full set of changes here, and feel free to reach out with questions or assistance navigating the new structure.

Tom's Business Block

Client Protection Resources

Cambridge has created a dedicated page to help you and your clients understand fraud, scams, and other cybersecurity issues.

Search Client Protection Resources on CIR2.com to bring up the page. There you will see client handouts, resources to help you understand what is at your disposal, and external resources and education.

You can also save the URL in your favorites -> LINK

July 30th Webinar – CIR New Advisor Managed Account Solution

Join Cambridge for the launch of their new Advisor Managed Account Solution—designed to help bring greater personalization, advisor involvement, and participant support to retirement plans. In this webinar, they'll introduce the solution, discuss the opportunity advisor managed accounts create within the retirement plan marketplace, and explore how this new offering can help advisors deliver more tailored guidance to participants while supporting plan sponsors' goals for improved retirement readiness.

This is a Morningstar-powered platform.

Two handouts about the program are attached -> Participant Handout and Sponsor Handout

The webinar is July 30th at 2pm EST. You can register here -> LINK

Advisor Referral Bonus Reminder

Through December 31, 2026, Cambridge financial professionals and their staff are eligible for a four percent referral reward.

To qualify for the full four percent referral reward, paid in two separate installments, the referred financial professional must have a minimum of $50,000 in anticipated annual revenue paid through Cambridge, excluding fixed insurance. They must join Cambridge within 12 months of the referral date and generate at least $50,000 in actual revenue within their first 12 months at Cambridge. The referring individual must be active with Cambridge at the time of both payments, and the referral must not have an existing or prior relationship with Cambridge.

$50,000 maximum total reward per referral. If you have someone looking to make a move, now is the best time to make an introductory email to me. If I can get qualified, they might be able to join us at Ignite.

Ignite Conference Credit Email

This past week, over 80 Financial Professionals got an email from me about your Ignite Conference credit.

If you’re not familiar with how conference credits work, you must stay at the conference headquarters, Gaylord Palms Resort. Conference credits will automatically be applied to compensation statements in September or October.

There is a rumor going around that someone from Duncan Advisor Resources will be on the main stage during a general session.

Registration for Ignite - https://web.cvent.com/event/a631f854-6f8a-4e06-89d3-cc609d667b9e/summary?utm_campaign=Events&utm_content=Ignite26&utm_medium=Banner&utm_source=cir2&utm_term=LearnMore

Book your hotel by August 23rd https://book.passkey.com/gt/221241740?gtid=726c4a2eb43396ba17f9121162ea319c

Innovate Sponsor Series - ACM with Ken

Kenneth Deane
SVP and Head of PathFinder Distribution
Email: kenneth.deane@advisorscapital.com

Advisors Capital (ACM) a longtime parter of Cambridge and DAR will focus on two important programs:

- PathFinder for ‘held-away’ accounts – Add manage to and earn a fee on client 401k, 403b accounts without a rollover. ACM can manage at the participant level of over 100,000 plans, keep you compliant and pay you an .80% fee. We have slashed the typical cost to client, added new models and have 3rd party funds coming soon
- Private Wealth – Individual stock and bond SMAs with several ways to personalize to each client. We also help in non-qual transitions and other solutions for appreciated positions.

MATERIALS FROM THE PRESENTATION:

ACM_Investment Professionals
ACM_PathFinder_Examples
Advisors-Capital-Tax-Alpha-2026
Advisors-Capital-Sales-Map-2025-FINAL

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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Duncan ADVISOR RESOURCES
Making It All Work Together

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