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 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!

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 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.

August 18, 19 & 20 - Learn, Lead, Level-up
2-5 pm est.
LINK HERE

August 25 - NextGen Study Group Premier Meeting
11 am est.
LINK HERE

September 2 - DAR Financial Planning Team

September 9 - DWA Update

Plan to be a part of our call every Wednesday.

CJ's Compliance Corner

Upcoming Automated Licensing Checks for Annuity Business in FireLight

Beginning August 26, 2026, Document Supervision will automatically validate securities and insurance licensing for annuity business submitted through FireLight.

If a licensing issue is identified, the application will still be submitted after client signature but will be flagged in Document Supervision for supervisory review and cannot proceed until the licensing issue is resolved.

This enhancement streamlines supervisory review by reducing manual licensing checks, but financial professionals remain responsible for ensuring their licenses, registrations, and appointments are current before submitting business. Licensing validations occur after submission in Document Supervision, not during the FireLight data-entry process.

Cambridge has updated its Fixed Indexed Annuity (FIA) policy to remove the requirement for a securities license

(Series 6, Series 7, and state registrations) to sell and be compensated for FIA business. Existing requirements related to FIA supervision, proper insurance licensing, and the use of approved MGA partners remain in effect.

DocuSign/SMS verification

DocuSign Followup from MFA Update (CO-26-18):

As a reminder, email addresses and access codes are no longer permitted MFA methods. Phone calls, SMS text messages, or KBA must be used for each DocuSign envelope. Recent feedback regarding phone numbers not auto-populating is specific to Carbon Copy (CC) recipients. Due to system limitations, SMS phone numbers for CC recipients must currently be entered manually, or the CC recipient must be removed from the envelope.

Alternative options include **adding/managing** recipients as DocuSign contacts to save SMS details for future use or utilizing DocuSign **Shared Access** to provide visibility and envelope management capabilities without relying on CC recipients. Product teams are evaluating future enhancements to Automatic Carbon Copies.

Estate Planning Vendor Relationships and Financial Planning Fee Expectations

Estate Planning Vendor Guidance now available:
Only CIRA-approved estate planning vendors may be used.

Financial planning fees must be supported by documented planning services provided by the advisor, not by vendor access, referrals, or estate planning documents alone. Advisors should maintain thorough documentation, avoid providing legal/tax advice, use approved communications, and ensure ongoing planning fees align with ongoing services delivered. Compliance review is required for new vendor relationships or arrangements.

For estate-planning-vendor-only engagements where a planning fee will be charged, advisors are encouraged to use the **Estate Planning Attestation Form** to help document planning deliverables and support the fee charged.

Larry's Business Lane

Protective Virtual SuperCE Event

Our friends at Protective Life invite you to join "Don't Ask Your Neighbor... Learn the Facts About Social Security & Retirement Benefits," a Super CE program designed for financial Profes looking to deepen their knowledge of Social Security, retirement income planning, Medicare, and recent retirement planning legislation.

Date: Wednesday, September 9, 2026 | 3:00 - 4:00 PM ET

Register: Protective Super CE Registration

Registration Code: 5048-0C9CEB6A

Use **"Duncan Advisor"** when registering

Presenter: Sonja Hayes, J.D., LL.M., MBA, CLU, BFA, Advanced Planning Consultant

Program Topics Include:

- Social Security structures and benefits
- Retirement income planning strategies
- Disability and survivor benefits
- Medicare planning considerations
- SECURE Act 2.0 updates
- Real-world retirement planning applications and case discussions

CE Credit (12-21 credit hours available, varying by state): State Insurance CE, CFA, CFP, AIF/AIFA/PPC, College for Financial Planning, Investments & Wealth Institute, and The American College designations

States with Reduced Credit Hours:

- Georgia = 12
- Illinois = 12
- Missouri = 16
- New York = 15
- South Dakota = 10
- Texas = 12
- Utah = 12
- Wyoming = 17

MyRepChat Group Texting

Cambridge announced last week that group texting went live on August 13th, however a technology issue at MRC has created a temporary pause in that deployment.

When this new feature goes live, it allows users to communicate with multiple contacts within a single conversation, making it easier to engage with small groups and streamline client communications.

Key Details

- Group Messages can include 2 to 9 contacts
- Only contacts eligible to receive messages may be added to a group conversation (eligible

contacts are those who have opted in, or who have received the required opt-out message)

- Contacts who have not yet received the required opt-out message must be sent one before being added to a Group Message
- Contacts who have opted out of messaging cannot be added to a Group Message

Important Compliance Reminder

- If you are sending a message to more than one individual who does not reside in the same household, the message content must be submitted through RegEd for approval before it is sent
- Please ensure all applicable messaging and consent requirements are met before initiating a Group Message

How to Access Group Messaging:
Beginning August 13, to access Group Messaging, navigate to: Messages → Message → Group Message

New Promoter Agreement Marketing

Cambridge has created a prospective promoter marketing piece.

The Promoter Program is a formal referral arrangement that allows individuals and businesses (“Promoters”) to introduce prospective clients to CIRA’s investment advisory services in exchange for ongoing compensation.

This program operates under SEC Rule 206(4)-1 of the Investment Advisers Act of 1940, commonly referred to as the SEC Marketing Rule. What was historically known as a “Solicitor” arrangement is now referred to as a “Promoter” relationship under current SEC regulations. CIRA’s program is fully aligned with this regulatory framework.

Most states require the promotor to have a Series 65 to share CIRA compensation. For those centers of influence who are looking to increase their revenues, this can be a great way to introduce an avenue to achieve that goal with minimal effort on their part.

Remember, it’s not about where you as the advisor or the potential clients are located, it is where the promotor resides. That will dictate the licensing requirements.

Click here to access the Promotor Agreement Marketing piece.

To Learn more about how to utilize the program, please click on Tom's calendar link ->
https://calendly.com/thomas-block/60min-zoom-practice-management

Unpaid Compensation reminder

Please take some time to review and verify your qualified compensation. The qualified compensation statement is for Held Compensation.

Held Compensation may be due to missing paperwork/account status or licensing requirements.

For the following states: Texas, Puerto Rico, and the Virgin Islands, **compensation cannot be released if the license is not held at the time of trade, regardless of transaction type.**

Please don't let Cambridge hold onto your money longer than necessary. Please reach out to Greg Hicks if you have questions.

Innovate Sponsor Series - Transamerica with Ken

Ken Kindberg

Regional Vice President, Asset Management
Email: ken.kindberg@transamerica.com

Ken provided a brief introduction to himself, his team, and Transamerica Asset Management, including their commitment to supporting advisors beyond investment products.

After nearly three decades of working with advisors, he's found the best conversations aren't centered around product updates - they're about understanding what's changing in an advisor's practice and sharing ideas that may help them better serve their clients.

Ken briefly highlighted several themes we're hearing today, including large-cap value, international equities, and fixed income, before introducing Jason Trine, Sr. Director and Investment Specialist from Aegon Asset Management, who provided perspective on the current fixed income markets and interest-rate environment and where his team is seeing opportunities within fixed income.

MATERIALS FROM THE PRESENTATION:

MF Territory Map 8.18.26
Transamerica Downside Capture-Losing Less flyer 8_2026
Mutual Fund Reference Guide - Broker Dealer

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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