

Weekly Connections Call



Duncan

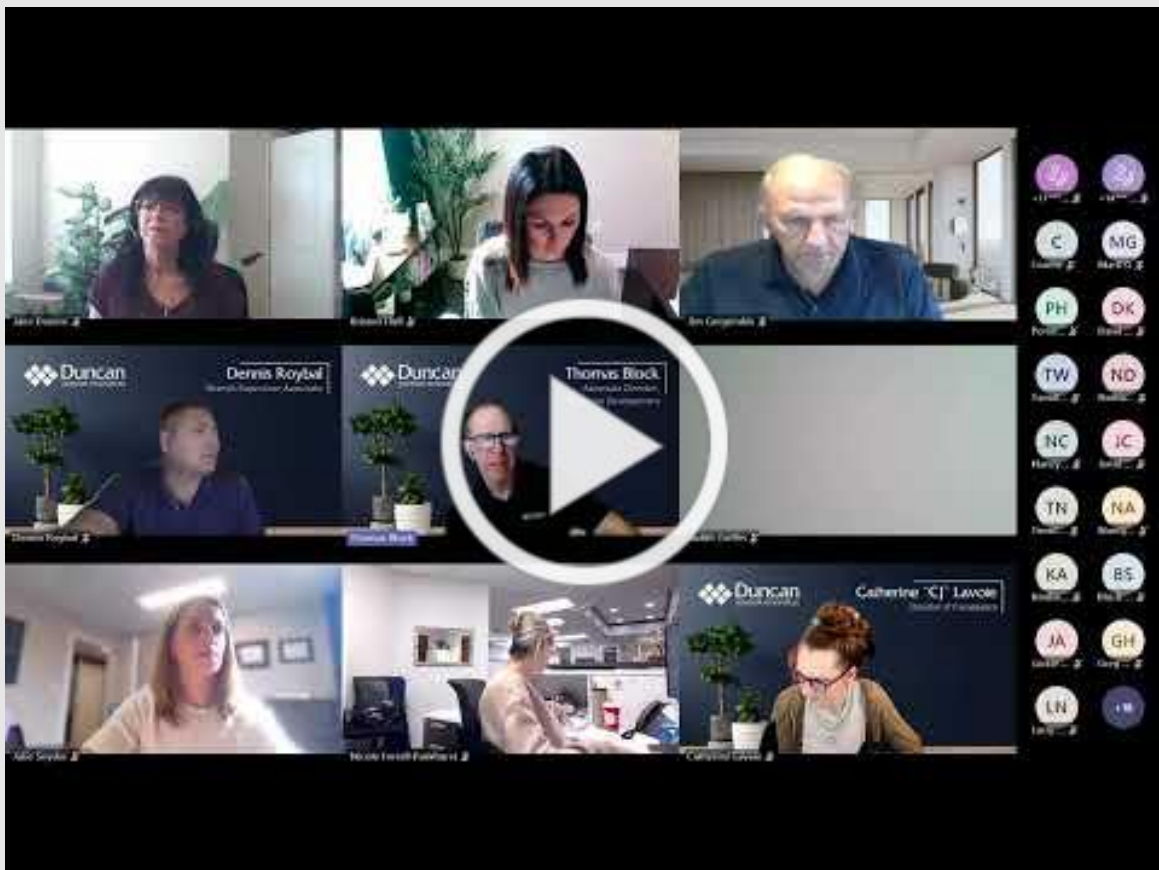
ADVISOR RESOURCES

Making It All Work **Together**

Today's Connection Call

[AI Notes](#)

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



Connection Calls are every [Wednesday](#).

Got an idea for a call? [Reach out to Thomas Block.](#)

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.

Oct 21st - **Zocks Power Users Advisor Panel**

Nov 11 - **Sam Richter AI: Authentic Insight, Actionable Intelligence**

Nov 18th - **2027 Business Planning with Larry**

Plan to be a part of our call every Wednesday.

CJ's Compliance Corner



Reminder to Notify Registration and Licensing When an NRF Terminates

As a follow-up to this week's Cambridge announcement regarding terminated Non-Registered Fingerprinted (NRF) personnel, please do not contact Cambridge directly. Instead, notify Greg Hicks as soon as someone leaves your office. Greg will coordinate the appropriate offboarding steps, ensure required notifications are completed, and help maintain accurate branch personnel records. Prompt communication helps ensure system access, supervision records, and registration-related data remain current and compliant.

Personal Securities Disclosure

A reminder that personal securities account disclosure requirements extend beyond your own accounts. You are also responsible for disclosing the securities accounts of your immediate family members and office staff, as applicable under firm policy.

Accounts held away from approved institutions with reciprocal monitoring arrangements must be disclosed and may be subject to a monitoring fee. Depending on the financial institution involved, the current fee is either \$100 or \$250 per account. While the guidance referenced in the related Cambridge announcement was originally published in 2020, I confirmed with Cambridge this week that the information and fee structure remain current and applicable. Please review the [announcement](#) for additional details and approved institution information.

Tom's Business Block



2026 Year End Reminders

As year-end approaches, Cambridge would like to highlight a few important reminders and suggestions to help you prepare and keep brokerage account business moving as smoothly as possible.

FSI Covered Advisor Open Enrollment Year-End Processing Reminders

- In Good Order brokerage account paperwork for Cashiering, New Accounts and Transfers received on or after December 15 will be processed on a best-efforts basis due to increased year-end volume
- Submit paperwork through CLIC[®] for efficient and timely processing
- Before requesting a distribution, verify that funds have settled and are available
 - Fidelity Investments[®]: Check and EFT deposits take five business days to settle
 - December 22: Last day to establish standing EFT
 - December 30: Last day to initiate EFT distributions for the 2026 tax year

- Distributions leaving NFS accounts after December 30 will need to be sent by check or wire to ensure the distribution is coded for the 2026 tax year
- Pershing: Check and ACH deposits take three business days to settle
 - December 31: ACH payments may be used through December 31 for 2026 distributions. Requests must be In Good Order and approved by Cambridge and Pershing by December 31 to ensure they are coded for the 2026 tax year.
- For general Required Minimum Distribution (RMD) information, resources, reporting information, forms, and FAQs, ask Indy.

Charitable Distributions

Help streamline charitable distribution requests by using these forms, which can reduce the number of forms and signatures required:

- [FCCS/NFS Premiere Select IRA One-Time Distribution Request-Charitable Distribution](#)
- [Pershing IRS/ESA Distribution Request](#)
 - [QCD Attachment for Pershing IRA/ESA Distribution](#)

Paperless Transaction Options

Pershing

- When active standing tax instructions are on file, financial professionals can initiate distributions through NetX360+[®]
- Active standing tax instructions paired with existing active standing instructions eliminate the need for additional paperwork

Tip: Set the W-4P withholding radio button to 'Yes' rather than manually entering withholding elections to keep the initiation paperless in NetX360+.

Fidelity Investments

- An Asset Movement Authorization paired with an active money movement standing link allows transactions to be initiated through the Integrated Cashiering Platform (ICP) without additional paperwork
 - *Note: If payment is being sent via check to address of record, active money movement standing link is not required*

Pershing Required Minimum Distributions

Reminder

For Pershing brokerage accounts with required minimum distributions (RMDs) scheduled during the first week of the new year, Pershing suspends all RMD plans during the first week to allow RMD calculations to be completed.

Clients with scheduled RMD payments during that period will have their payment automatically suspended and pushed out once Pershing completes the RMD calculation cycle.

Fidelity Investments RMD Reminders

Fidelity Investments will only attempt to make a partial payment when the amount available is \$50 or more.

Any available funds will be paid out on December 31 or at the end of the pending period, whichever is later.

Keep these important dates in mind:

- **December 5:** To help ensure payment processing is completed by year-end, plans scheduled to pay between December 10 – 31 begin processing on this date. As a result, some clients may receive their December payment earlier than they do in other months.
- **December 30:** If the full amount for a scheduled EFT is not available by this date, available funds will be paid as a partial payment. Please verify that trades will settle in time for EFTs before this deadline.
- **December 31:** Payment methods other than EFT will pay the available amount by this date, or by the end of the pending period if it extends into January 2027. Any unpaid portion of the distribution will be deleted when the pending period expires if sufficient funds have not become available.

Upcoming Cambridge Webinars

Key Drivers and Influencers of Valuation:

A practice's value is built long before it goes on the market. In this webinar hosted by Cambridge's Succession and Acquisition Solutions Team, explore the factors that can influence valuation and the steps you can take now to strengthen your practice for an eventual sale. Learn how profitability, recurring revenue, client retention, sustainable growth, owner independence, and next-generation talent can affect what buyers are willing to pay. Prospective buyers can also use these insights to better understand what may support a higher purchase price and a smoother transition.

Date & Time

Oct 21, 2026 04:00 PM EST

[Register Here](#)

Cambridge Financial Planning in CLIC Workstation:

Join for an overview of the new Financial Planning experience in CLIC® Workstation. This webinar will demonstrate how Financial Professionals and Admins can create, manage, sign, and submit financial planning engagements through a more streamlined, end-to-end workflow within CLIC® Workstation, reducing the need to navigate between multiple systems.

Date & Time

Oct 22, 2026 02:00 PM EST

[Register Here](#)

New Cases Experience

Financial professionals and administrative staff will soon use a new Support Cases portal in CLIC® Workstation

to submit, manage, and track cases. On or around November 9, the new experience is designed to simplify case submission, improve visibility into open requests, and make it easier to stay informed when updates are available.

What to Expect:

- Simplified case submission with a Subject and Description, replacing Topic selection.
- Improved case visibility with searchable views for open, closed, and action-required cases.
- Real-time updates through email and in-app notifications.
- A streamlined experience for admins, who will access using their own credentials and select the applicable financial professional when creating a case.
- Automatic transition of open and historical cases.

[Learn More](#)
[Step by Step user guide](#)

AI and the New Rules of Advisor Marketing



Jane Devore
National Account Manager
Email: jane.devore@fmgsuite.com

This session focused on helping financial professionals become more discoverable and credible in an AI-driven search environment - and giving them practical marketing changes they can begin making now.

MATERIALS FROM THE PRESENTATION:

[Presentation](#)
[FMG Cambridge Microsite](#)

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!

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



Making It All Work **Together**

Intended solely for Financial Professionals and staff of Duncan Advisor Resources Enterprise

Securities offered through Registered Representatives of Cambridge Investment Research, Inc., a Broker/Dealer, Member FINRA/SIPC. Advisory services offered through Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor. Duncan Advisor Resources and Cambridge are not affiliated.

The information contained in this email is confidential and is intended solely for the addressee. If you are not the intended addressee and have received this email in error, please reply to the sender to inform them of this fact.



Duncan Advisor Resources | 311 Main Street | Irwin, PA 15642 US

[Unsubscribe](#) | [Update Profile](#) | [Constant Contact Data Notice](#)



Try email marketing for free today!