

Weekly Connections Call



Duncan

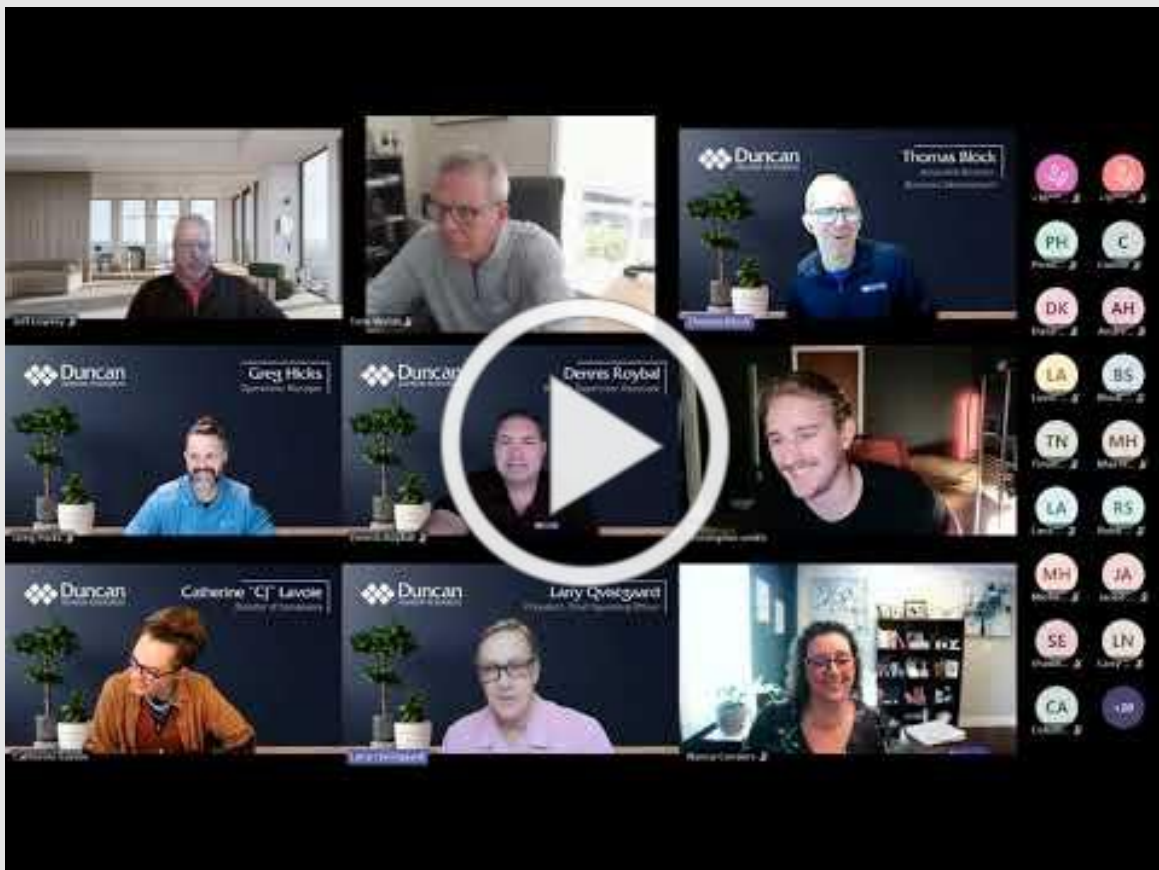
ADVISOR RESOURCES

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.

October 28 - Ken Kindberg Transamerica: AI client conversations and YE planning Connections

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

Nov 18 - 2027 Business Planning with Larry

Plan to be a part of our call every Wednesday.



Complaint, Grievance, and DDR Escalation Procedures

During this week's compliance presentation, I reviewed the importance of promptly identifying and escalating client complaints and issues, along with Cambridge's reporting obligations and regulatory filing requirements.

Complaint vs. Issue vs. Grievance

A complaint is a written statement alleging a grievance. This includes emails, letters, text messages, faxes, and similar written communications.

An issue may be a verbal complaint, an advisor error that results in client damages, or an operational error requiring reimbursement.

A grievance is anything a client is unhappy about, regardless of whether the allegation is ultimately substantiated.

When Complaints Become Reportable - situations that require U4 disclosure include:

- Sales practice complaints alleging damages of \$5,000 or more.
- Complaints where damages are unspecified but could reasonably exceed \$5,000.
- Settlements exceeding \$15,000.
- Allegations involving theft, misappropriation, or forgery, which must be reported to FINRA within 10 business days.
- Other required Form U4 amendments generally must be filed within 30 days of receipt.

Timely Reporting Matters

Representatives should forward any written complaint to their supervisor and the Disclosures and Dispute Resolutions Team within one business day of receipt. Delays can create regulatory concerns and may result in disciplinary action. I also noted that a regulatory penalty of up to \$2,460 may apply when customer complaints are not reported promptly.

For issues that have not yet become formal complaints:

- Thoroughly document client conversations and concerns.
- Notify your supervisor and the Disclosures and Dispute Resolutions Team to help you navigate the situation.
- Early involvement often helps resolve concerns before they escalate into formal complaints.

401(k) Plan Reminder

A key clarification discussed was that, for Cambridge purposes, participants in an employer-sponsored 401(k)

plan are generally not considered Cambridge customers. The retirement plan itself is the client relationship. As a result, questions involving plan participants should be evaluated in the context of the plan relationship rather than assuming each participant is a separate Cambridge customer.

The Disclosures and Dispute Resolutions Team is available to guide representatives through these situations and help reduce the stress associated with complaint handling, investigations, and regulatory reporting. **Contact DDR at disclosures@cir2.com or 800-777-6080.**

For another great resource, check out the [**Complaint Care Manual!**](#)

Tom's Business Block



Cambridge Charitable Gift Fund changes

Cambridge will be simplifying the process for opening Renaissance Donor Advised Fund (DAF) investment accounts.

Instead of collecting signatures from Renaissance before an account is established, financial professionals will submit an Account Notification Form and Cambridge will coordinate the remaining account-opening process directly with Renaissance. Additional updates and communications will be shared as closer to the go-live date.

What's New:

- Cambridge Charitable Gift Fund (CCGF) Account Notification form created specifically for Renaissance CCGF DAF accounts
- Form(s) will be submitted to Cambridge via Case in CLIC[®]
- No account creation or paperwork generated within CLIC
- CCGF application will now be completed electronically online after the investment/brokerage account is established. There will be a field where this account number can be added.
- Financial Professionals no longer need to obtain any signature from Renaissance or their authorized individuals; Cambridge will obtain this after submission.

How to Submit:

Complete the CCGF Account Notification form on cir2.com.

Create a Case in CLIC using:

- Department: Operations Support
- Description: Please see the attached form and set up DAF account

Submit the Case and attach all required documentation.

Important: No additional action is needed in CLIC after the Case is submitted. If additional paperwork is needed after this point, it will need to be pulled from cir2.com under the forms tab.

What Happens Next?

Cambridge will:

- Establish the investment account
- Use suitability information already on file
- Obtain Renaissance signatures where required
- Complete principal review and workflow processing

After You Receive the Account Number

Once the investment account has been established, Cambridge will provide the account number.

You will then:

1. Complete the Renaissance online application
2. Enter the newly assigned investment account number
3. Submit the Renaissance application

For questions, please contact the Advance Registrations at **641-472-1784**.

The entire process for opening this and other Donar-advised funds can be found here -> [LINK](#)

CLIC Advisor Client Email Notification Sender Address Change

To improve email deliverability and align with evolving email security standards, CLIC[®] Advisor/eMoney will be updating the sender address used for certain client email notifications.

CLIC Advisor/eMoney client communications, including portal invitation emails and other system-generated notifications, are currently sent from noreply@clicclient.com. **By the end of this week**, these emails will begin sending from **notification@emoneyadvisor.com**.

This update is intended to improve email deliverability and help ensure client communications reach their intended recipients.

AI in Practice: Zocks x Claude — Year-End Tax Planning Webinar

For year-end, see how Zocks and Claude turn a year of tax discussions into one briefing in minutes: what changed, what you recommended, and what to share with their CPA.

Your client sees the value of a year of planning, and you see what they need next. Join the Zocks team and

Ryan Nietert, CFP®, EA, CEO of OakCrest Capital, for a live demo and a conversation on how he's using AI in his tax planning workflow.

Date & Time

Oct 21, 2026 02:00 PM EST (TODAY!)

[Register Here](#)

Zocks + Cambridge: Get More from CLIC® and Indy

Through the Cambridge partnership, Zocks uses those details to create and update records in CLIC®, now including Suitability, so you spend less time re-keying what clients already told you. Zocks also works with Indy, the AI assistant in your CLIC Workstation. Ask what a household has said about retirement, and Indy answers from your real client conversations in Zocks, without leaving CLIC.

Date & Time

Nov 3, 2026 02:00 PM EST

[Register Here](#)

Zocks Power Users Advisor Panel



How are fellow advisors are putting Zocks to work in their practices, and where they're seeing real efficiencies?

From meeting prep and note-taking to follow-up, task management and keeping client information up to date, Zocks can help streamline the work that happens before, during and after a client conversation.

The panel explored how advisors are taking advantage of integrations currently available within Cambridge and DAR, along with a peek at additional capabilities and integrations coming to you in the future.

Thank you to Julie and Shawn for sharing their Zocks insights!

MATERIALS FROM THE PRESENTATION:

[Account specific vocabulary](#) | [Zocks Help Center](#)

[Your resource hub for everything Zocks — built for Cambridge](#)

support@zocks.io: You can set up a 1-on-1 call with a Zocks team member

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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