

May – Compliance Call Notes

- ➔ **Do not SEND or FORWARD** non-public client information without sending it SECUREly. **This includes Date of Birth and Policy numbers.** MANY of you are doing this and fines will start next week for ANY violation. **This is your final reminder.**
- ➔ **If you are providing advice on mortgage Re-Finances OR any assets in which you are not the FP of record, make sure you have an FPE (Financial Planning Engagement) on file for that scope of advice.... This is for YOUR protection.**
- ➔ When communicating with clients via email... if you are using ENCRYPT or SECURE in the subject line, only emails being sent FROM you are for-sure being “encrypted”. This does not mean anything you RECEIVE is secure, that is dependent on the sender’s server and email. If you and your client want to ensure any communication, coming and going is secure – you will need to note, SENSATIVE, in the subject line. This will prompt the client to log into the SMARSH portal to retrieve their email and any communications within the portal will be secure. Please let me know if you have any questions.
- ➔ **Cybersecurity – is ALIVE – BE CARE of email communications.**
<https://www.interpol.int/en/News-and-Events/News/2020/INTERPOL-report-shows-alarming-rate-of-cyberattacks-during-COVID-19>
Additionally, there is a **Cybersecurity Best Practices** training in KCU portal on CIR – HIGHLY recommend you and your office take this course. www.cir2.com → Education & Events → KNOWLEDGE CENTER → *search for course*
- ➔ **If your office is going to “discount” or offer a “one-time” reduction on a management fee to a client or reimbursement a client for a “service”... PLEASE reach out to our office ahead of time – this is something we might have to run past compliance.**
- ➔ **Changes to the SMARSH email archiving and hosting system are coming soon... Effective July 1st.** Please reach out to COMPLIANCE COMMUNICATIONS at CIR to see how this could or will effective your email.
- ➔ **There are changes occurring on the CMAP platform at CIR... if your office is affected, should have reached out to you already... please DO NOT delay in getting CIR the information they need.**

Always:

- Submit **all** advertising into Advview
- Submit correspondence **ON TIME**
- CyberFraud – be mindful of communications with clients & within the office
- **Make sure you U-4 and OBA are current and up to date**
(when changes occur, you need to report within 24 hours)