

November – Compliance Call Notes

- ➔ **Advice Pay:** CIR's new subscription based financial planning software... we are looking for Beta testers, please reach out to Janelle if interested
- ➔ **BIA (Best interest analysis)** ... if you have questions on the “recent” changes with CLIC and per the emails you might have received earlier this month, please call me and we will talk through it.
- ➔ *Smart Advisor* agreement has not been approved by CIR– DO NOT SIGN the agreement, please wait until further notice from CIR.
- ➔ *OBA's – need to submit and approved **BEFORE** you engage in the activity.*
- ➔ **Do Not send NON-PUBLIC information without encrypting the email → this INCLUDES Date of Birth's (several of you are forgetting this! This includes insurance only products and emails. After three “mistakes” fines will begin to charged)**
- ➔ **Morningstar Annuity** reference on CIR ... <https://www.cir2.com/Internal/Products/Annuities---new/> Select the RED MORNINGSTAR button to the right of the screen. We HIGHLY recommend that you run the analyzer when processing a 1035 Exchange. Please keep this analyzer in the client file, it doesn't need to be submitted to CIR.
- ➔ **2021 Invoice is available TODAY.**
Remember: if you make any updates to your state registrations for the 2021 year, that you update your website on January 4th, as well.
Also, if you DO NOT want to be a part of FSI for the 2021 year, please uncheck the box on your final invoice. We can't go back and credit this to you at the beginning of the year.

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)