# Compliance Monthly News
# October 2023

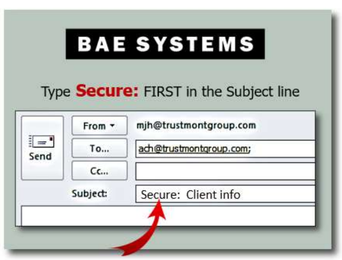
## Form CRS Delivery Requirements

**Four instances:**

1. New or prospective customers before or at the earliest of (a) recommendation of an account type, a securities transaction or an investment strategy involving securities; (b) placing an order for the retail customer; or (c) the opening of a brokerage account for the retail customer.
2. Existing customers to whom you recommended that the client: i) open a new account different from their current account(s); ii) roll over assets from a retirement account into a new or existing account or investment; or iii) be provided a new brokerage service or investment that does not necessarily involve the opening of a new account and would not be held in an existing account.
3. When completing change of broker dealer form
4. Existing customers upon request.

**The account cover page is to be used to confirm delivery of Form CRS.**

## SECURE EMAIL





## DO YOU KNOW??

When new paperwork is needed for an existing account?

-your client wants to add an additional $50,000+ or 20% of the current account value to the account

What paperwork is always required for that addition?

-disclosures coverpage
-client profile form (CPF)
-application

NOTE: check the Trustmont website for changes and additional requirements for each investment vehicle

## 2023 Webinar Schedule

*takes place 2-3pm EST

~~February 9, 2023~~
~~May 11, 2023~~
~~August 10, 2023~~
November 9, 2023

**links to register on the website**


## OFFICE CHECK-UP

*all marketing materials submitted for approval
*office personnel disclosed
*electronic device list up-to-date
*voicemail disclosure added to all phones used for business
*all personal accounts disclosed
*pre-clearances submitted
*monthly/quarterly logs completed
*quarterly political contributions logs submitted
*OBAs approved
*copy of all reports submitted
*use of online meetings approved
*professional designations up-to-date and maintained
*social media/website approved
*U4 up-to-date (https://finpro.finra.org)
*all customer complaints submitted (written or oral)
***IS YOUR CE COMPLETED??**

**ALL NEW BUSINESS NEEDS PRE-APPROVED**

**NOTE: new business, CPFs, negative response letters, client account changes/add-ons and checks go to Audrey in operations**