

A bald eagle is shown in flight, facing right, with its wings spread wide. The eagle's head is white, and its body is dark brown. The tail feathers are also white. The eagle is positioned to the left of the text.

Trustmont Group

November 9, 2023, 4th Quarter Mandatory Webinar

Today's presenters:
Tony ~ President
MaryLynne ~ CCO
Jess ~ Compliance Analyst

Welcome

- To get credit for attending this webinar you need to be logged in with your Trustmont approved email using a computer or the GoToWebinar app. You should be able to see the slides. If you are in listen only mode it will NOT register your attendance and you will have to view using the make-up link provided after the webinar ends.
- Do you have an idea of something you want to see featured in our quarterly webinars, monthly newsletter or NEWSFLASH? We are always looking for your input or requests on topics, please send us an email or give us a call.
- If you have any comments or questions, they may be typed in at any time and we will address them as we go or at the end



October's Check and Correspondence Logs
are due **November 15th**

Submitting New Business?

All paperwork **MUST** be submitted to Trustmont for approval prior to being submitted to the fund company

Did you?

- complete the **MOST RECENT** Trustmont Required Disclosures Delivery Confirmation Cover Sheet
- complete all required sections of the **MOST RECENT** CPF (Did you get a Trusted Contact?)
- get a copy of the driver's license
- complete the Rollover Analyzer, required for all IRA-to-IRA transfers, Plan (401K/403B/457/etc) to IRA Transfers and Plan to Plan Transfers
- complete all Fund company paperwork
- get a copy of the prior custodian statement for transfers
- checks made payable to the fund company, if making contribution
- check the Trustmont website for a list of investment specific requirements, not all are noted above

Make sure to check our website for additional important reminders



MANDATORY Webinar Schedule - 2024

1Q February 8, 2024
2Q May 9, 2024
3Q August 8, 2024
4Q TBA

All at 2:00-3:00 pm EST

**LINKS to register will be added
to the Trustmont website SOON!*



Compliance Reminders



Institutional Group 20

Quick Reference Guide



Monday–Friday

7:00 a.m.–5:00 p.m. CT

Service Team Lead

Ashley Gonzalez 415-589-0558
ashley.gonzalez@Schwab.com

Service Team Manager

LaDusta Robinette 628-284-4926
LaDusta.Robinette@Schwab.com

Service Director

Wade Wootton 817-961-8661
wade.wootton@schwab.com

Service Managing Director

Lisa Mihelich 407-806-6338
Lisa.Mihelich@Schwab.com

Service Team

Amanda Valentich (866) 222-1014

Laura McPhail (866) 418-0402

Matt Leonard (866) 449-2631

Samantha Halley (866) 529-1585

Jaira Ramirez (888) 639-8884

Andrew Wilson (888) 686-6076

Brandon Spencer (888) 588-9046

Jarrod Bell (866) 222-8872

Melinda Arevalo (866) 451-1253

Elisse Kunin (888) 634-4315

Taylor Humphrey (877) 510-8749

Jake Christensen (866) 468-7563

Garrett Binkley (888) 232-7958

Justin Reed (866) 263-7483



Transition your clients to digital; we can help

Explore [What's New](#) today for the latest technology updates and enhancements. You can also access [Schwab Advisor Center](#) for digital tools and resources to help you onboard new relationships, support and serve your clients, and scale your business.

Building your foundation

- [Service Guide](#)
- [News and resources](#)
- [Cybersecurity](#)
- [RIA EdCenter™](#)
- [Other Schwab contacts](#)

Keeping you on track

- Securely submit documents and related questions, choose Service Requests from the Support menu in the upper-right corner.
- Go to the Status page on the Activity tab to track the progress of requests you've submitted.
- Respond in real-time to Not-In-Good-Order submissions.
- Review historical summary of submitted requests.

Looking towards the future

- [Move Money](#)
- [Digital workflows](#)
- [Advisor Check Deposit \(ACD\)](#)
- [Technology adoption dashboard](#)
- [Live trainings and webcasts](#)
- [Tools and administration](#)

This material is for institutional investor use only. This material may not be forwarded or made available, in whole or in part, to any party that is not an institutional investor. Schwab Advisor Services™ serves independent investment advisors and includes the custody, trading, and support services of Charles Schwab & Co., Inc. ("Schwab"). Independent investment advisors are not owned by, affiliated with, or supervised by Schwab.

©2022 Charles Schwab & Co., Inc. All rights reserved. Member SIPC. TWI (0922-25M9) MKT119403IG-00 (09/22)



Trustmont FYI



FROM THE DESK
of

Tony Hladek

- Schwab & RMDs
- ...
- ...
- ...



- FYI regarding Schwab and RMD's;
- the RMD balance showing in Schwab **DOES NOT** reflect the RMD's that may have been distributed at TDA.
 - Therefore, the numbers are wrong for those clients that took some or all of the RMD at TDA.





FROM THE DESK
of

Tony Hladek

- Schwab & RMDs
- DOL Release New Fiduciary Rule
- ...
- ...



On Oct. 31, 2023, the Biden administration unveiled its new fiduciary rule that extends fiduciary standards and aims to close loopholes that some say cost retirement savers money.

The proposed Department of Labor (DOL) rule, called the Retirement Security Rule: Definition of an Investment Advice Fiduciary, updates the definition of an investment advice fiduciary under the Employee Retirement Income Security Act (ERISA). It would ensure that financial advisors, brokers and insurance agents be held to the fiduciary standard on rollover IRAs.

Proponents say updated fiduciary rules can better position employees for a more sound retirement: Requiring advisors to make recommendations in the savers' best interest can increase retirement savers' returns by between 0.2 percent and 1.2 percent per year, the White House said. Over a lifetime, that can add up to 20 percent more retirement savings.

According to a fact sheet about the new proposed rule released by the White House, the rule would:

- **Close loopholes so that recommendations to purchase any investment product must be in the savers' best interest.**
- **Cover advice to roll assets out of an employer-sponsored plan like a 401(k).**
- **Cover advice to plan sponsors about which investments to make available as options in 401(k)s and other employer-sponsored plans.**

There's a 60-day period for the public to submit comments on the proposal.



4th Quarter 2023



FROM THE DESK
of

Tony Hladek

- Schwab & RMDs
- DOL Release New Fiduciary Rule
- Annual Compliance Meeting
- ...

Annual Compliance Meeting

***The annual compliance meeting will be held online this year thru RegEd.
Check your email for sign on information.**

Deadline for completion 11/30/2023



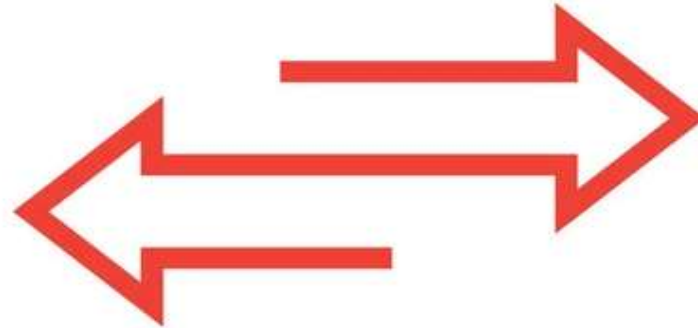


FROM THE DESK of

Tony Hladek

- Schwab & RMDs
- DOL Release New Fiduciary Rule
- Annual Compliance Meeting
- Inter-Class Exchange

INTER-CLASS



EXCHANGE

There could be a better option for your client?

COMPLIANCE



Your Office Check-Up:

- Record Reporting



- Do you have undisclosed staff members, including a spouse? *If your spouse or a friend is helping in your office and has access to client information then they need to be fingerprinted and added to FINRA as a non-registered person, EVEN IF THEY ARE NOT BEING PAID*
- Did a staff member or yourself get married or divorced this year? *It is important to make sure you are letting Compliance know so that we can update names, addresses, phone numbers, household accounts, trusted contacts, etc.*
- Did you move to a new home or office location? *Make sure to advise Trustmont of any address/location changes so we can document properly and update your U4*
- Did you close your PO Box? *If your office mailing procedure has changed please advise Compliance so we can update our records. We need to document how client information and checks are handled in every office.*
- Did you sign up for or change an outside service (i.e. CRM, Financial planning, etc.)?
- Did you get a new computer or cell phone that you use for business? *Complete and return the cyber security and electronic device form on the website*
- Did you make political contributions this year? *Submit quarterly logs, only if contributions have been made*



4th Quarter 2023

COMPLIANCE



Your Office Check-Up:

- Record Reporting
- OBAs

OUTSIDE BUSINESS ACTIVITIES

- ✓ **Have you reviewed your U4 OBA section for accuracy**
 - This is a reflection of you to FINRA and your clients
- ✓ **Has an existing OBA changed in any way?**
 - Are you now an officer or hold a position of authority in an already approved OBA?
 - Has the address changed?
 - Has the frequency of operation changed?
- ✓ **Have you disclosed OBAs that do not generate an income?**
 - Notary
 - Volunteer on church board
- ✓ **Do you wish to participate in a new outside activity?**
 - Prior approval is required
- ✓ **Do you need to remove an OBA/DBA?**
 - If the business is registered with the state, it has been completely closed before removing

Not sure if you should report an OBA to FINRA? -give us a call for assistance



4th Quarter 2023

COMPLIANCE



Your Office Check-Up:

- Record Reporting
- OBAs
- **Website Review**

Website Review



- Do you have **UPDATED** links to the following disclosures:
 - Customer Relationship Summary (CRS)*
 - Privacy Policy/Customer Identification Program Notice/SIPC Notice*
 - Business Continuity Plan*
 - Ethics Policy*
 - ADV Part 2A* (advisors only)
 - ADV Part 2B* (advisors only)
 - Regulation BI Disclosure Document* (if only advisor then not needed)
- Do you have the following Trustmont disclosure on your website?
 - Securities offered through Trustmont Financial Group, Inc. Member FINRA/SIPC
 - Registered Investment Advisory Services offered through Trustmont Advisory Group, Inc.
 - 200 Brush Run Road, Greensburg, PA 15601
 - Phone: 724-468-5665 or 1-800-618-3666
 - (Your DBA) is not affiliated with Trustmont Financial Group, Inc.
- Have links to other social media sites been approved?



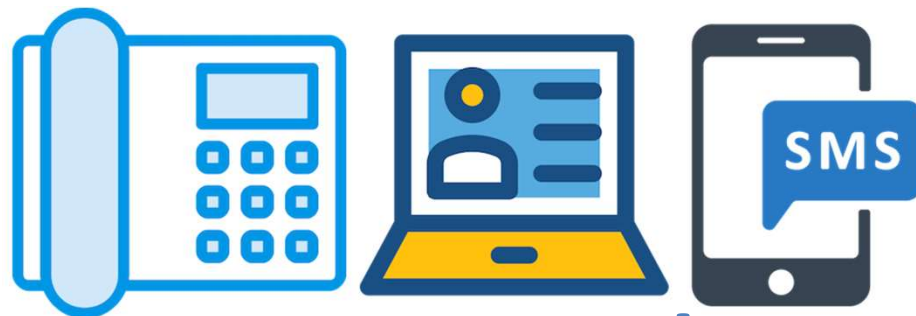
4th Quarter 2023

COMPLIANCE



Your Office Check-Up:

- Record Reporting
- OBAs
- Website Review
- **Texting**



Texting in your business

~Can I text my clients? –the short answer is No...not without making sure that you have the proper app installed on your phone and approval from Trustmont.

~My client texted me but I don't have an approved texting app, what do I do? –If you receive a business-related text message and have not been approved to communicate through texting, you may respond to the message as follows, however, no further communication is permitted.

Thank you for reaching out to me. I do not have the ability to respond to text messages regarding my securities business. If you wish to discuss your account or confirm/reschedule an appointment, please call _____ or email _____.

Once you have responded, please forward the message string to your Trustmont-approved email account for supervision and archiving purposes.

~I would like more information on texting with clients, what should I do? –reach out to compliance, we have 2 approved platforms ready to use and it typically doesn't take more than a few days to get up and running

FINRA has imposed significant fines and suspensions over text messaging violations, therefore, please refer to Trustmont's WSPs regarding communications with the public for more information. As always, reach out to us with any questions.



4th Quarter 2023

COMPLIANCE



Your Office Check-Up:

- Record Reporting
- OBAs
- Website Review
- Texting
- Secure Email

Secure



Email

BAE SYSTEMS

Type **Secure:** FIRST in the Subject line

Send	From ▾	mjh@trustmontgroup.com
	To...	ach@trustmontgroup.com;
	Cc...	
	Subject:	Secure: Client info

erado

Type **Secureit** anywhere in the body of the message

 <i>200 Brush Run Road Greensburg, PA 15601 www.trustmontgroup.com 724-468-5665</i>
Secureit
<small>This communication may contain privileged and/or confidential information. If you received this communication in error, please contact the sender immediately. The information contained in this e-mail is not warranted as to completeness.</small>

SECURE portal needs to be set up by you, it **CAN NOT be initiated by the customer*

COMPLIANCE



Your Office Check-Up:

- Record Reporting
- OBAs
- Website Review
- Texting
- Secure Email
- **Email for clients**

BAE SYSTEMS

INSPIRED WORK

BAE Systems Email Encryption Registration Invitation

From	"Postmaster Postmaster" <postmaster@trustmontgroup.com>
To	
Date/Time	Thu, 17 Aug 2017 19:46:59 -0000
Subject	Test
Notification	<p>You have a secure email message waiting for you. Our records indicate that the email address listed above is not currently registered with MailSafe. Registration is required before viewing this secure email. Please click on the registration link below to begin the registration process.</p> <p>If you have already registered, please go directly to the login page.</p> <p>Not a registered user? Click here to register and begin using the Email Encryption service.</p> <p>--</p> <p>If you are experiencing problems with this system please contact the system administrator from the sending email domain.</p>

How does my client access secure email?



Email Encryption Registration

Email:	<input type="text"/>
Name:	<input type="text"/>
Password:	<input type="password"/>
Password (again):	<input type="password"/>
Security Question:	What city were you born in? <input type="text"/>
Security Answer:	<input type="password"/>
<input type="checkbox"/> I agree to the Email Encryption Terms and Conditions View Terms and Conditions	
<input type="button" value="Register"/>	

Password Requirements

Passwords must be at least 8 characters long.
Passwords must contain characters from at least 3 of the following groups:

- Lower-case letters (a-z)
- Upper-case letters (A-Z)
- Numbers (0-9)
- Symbols (!, @, #, etc.)

Note: Passwords are case-sensitive.



4th Quarter 2023

COMPLIANCE



Your Office Check-Up:

- Record Reporting
- OBAs
- Website Review
- Texting
- Secure Email
- Email for clients
- **Email signature**

Every Rep/Advisor and staff person with an approved email should have a saved email signature

The screenshot shows the Trustmont Group email signature settings page. The interface includes a left-hand navigation menu with 'Options' selected, and a main content area for adding a new signature. The 'New' button is circled in red and labeled 'step 4'. The 'Name' field is circled in red and labeled 'step 5'. The signature text area is circled in red and labeled 'step 6'. The 'Save' button is circled in red and labeled 'step 7'. The 'Default' radio button is circled in red and labeled 'step 8'. The 'Options' menu item is circled in blue and labeled 'step 2'. The 'Signatures' menu item is circled in blue and labeled 'step 3'. The 'Tasks' menu item is circled in blue and labeled 'step 2'. The 'Mail' menu item is circled in blue and labeled 'step 2'. The 'Calendar' menu item is circled in blue and labeled 'step 2'. The 'Contacts' menu item is circled in blue and labeled 'step 2'. The 'Tasks' menu item is circled in blue and labeled 'step 2'. The 'Options' menu item is circled in blue and labeled 'step 2'.

Step 1: sign into your Trustmont email
Step 2: once signed in scroll to the bottom on the left hand side and select options
Step 3: under settings on top left pick signatures
Step 4: once in signatures click on the "+New" to add a new signature
Step 5: name your signature
Step 6: in the box below the name include your name, title, contact info in the signature. You can change the font, size, color, etc to be whatever you like
***keep in mind if you are not a registered branch office you CAN NOT include your office address**
Step 7: once done click save
Step 8: make sure the radial button is selected to default that signature for use on all emails
Step 9: send a test email to compliance@trustmontgroup.com if you would like for compliance to review it

X	Name	Type	Default
<input type="checkbox"/>	TMT signature	HTML	<input checked="" type="radio"/>





4th Quarter 2023

COMPLIANCE




Your Office Check-Up:

- Record Reporting
- OBAs
- Website Review
- Texting
- Secure Email
- Email for clients
- Email signature
- **Use of Emojis**



Are we able to use Emojis in our securities business?

Trustmont policy is that the use of emojis is prohibited in all electronic communications with customers and potential customers.



Emojis **CANNOT** be used or accepted to confirm, deny, agree to or approve a statement made by you or a client.

COMPLIANCE



Your Office Check-Up:

- Record Reporting
- OBAs
- Website Review
- Texting
- Secure Email
- Email for clients
- Email signature
- Use of Emojis
- **Email and text instructions procedure**

What to do if you receive text and/or email instructions from a client...

If you receive move money instructions via email/text you should be calling to following up with the client to confirm verbally that it is the wishes of that client and not someone else that may have access to their email.

Trade instructions sent via email/text should **NEVER be honored. All trade instructions require speaking directly with the client.**



4th Quarter 2023



MaryLynne's Compliance Bulletin

- ✓ Phishing emails
- ✓ ...
- ✓ ...



Have you received or been informed that your client received a phishing email and wonder what you should do now?

Four Ways To Protect Yourself From Phishing

1. **Protect your computer by using security software. Set the software to update automatically so it will deal with any new security threats.**
2. **Protect your cell phone by setting software to update automatically. These updates could give you critical protection against security threats.**
3. **Protect your accounts by using multi-factor authentication. Some accounts offer extra security by requiring two or more credentials to log in to your account. This is called multi-factor authentication. The extra credentials you need to log in to your account fall into three categories:**
 - something you know** — like a passcode, a PIN, or the answer to a security question.
 - something you have** — like a one-time verification passcode you get by text, email, or from an authenticator app; or a security key
 - something you are** — like a scan of your fingerprint, your retina, or your face
4. **Protect your data by backing it up. Back up the data on your computer to an external hard drive or in the cloud. Back up the data on your phone, too.**





MaryLynne's Compliance Bulletin

- ✓ Phishing emails
- ✓ Passwords & AI
- ✓ ...



Password Protection & AI

Cybercriminals are constantly developing increasingly sophisticated password-cracking/hacking methods. It is now possible to apply AI to crack simple passwords without fuss. Highly hackable passwords essentially leave the proverbial door open for major system breaches. These often result in catastrophic consequences for sensitive data and company assets, and not forgetting the far-reaching dangers of identity theft. Advanced AI password-cracking tools can bypass 81% of common passwords within a month, and most of those coded strings within a day.

How to Protect Your Passwords: 5 Critical Steps

Reliable password hygiene routines can help safeguard your precious company network and account against evolving AI tools. We look at five effective measures that you can implement to keep AI password cracking at bay.

1. **Stick With Strong Passwords**-Strong passwords make it extremely difficult for AI to guess their combination. Lengthy password strings that contain at least 15 characters and two instances of alphabets (including upper- and lower-case alphabets) numbers, and symbols like exclamation marks are effective because they keep AI guessing due to their complexity and unpredictability.
2. **Don't Reuse Passwords Across Accounts**-The most complex passwords are ineffective (and risky) if they've been stored in a breached database. Industry research shows that 80% of confirmed data breaches result from stolen, weak, or reused passwords. Advanced AI software can leverage leaked information to crack your password code in seconds through brute force attacks. Perhaps the worst part about reusing passwords across multiple accounts is that a single cyber breach could result in unauthorized access to every corner of your managed networks.
3. **Change Passwords Frequently**-Changing your company account passwords regularly lowers the risks of an AI security breach by keeping AI constantly guessing.
4. **Enable Two-Factor Authentication**-Governmental agencies, banks, and enterprises trust two-factor authentication for optimized cybersecurity. Setting up the technology strengthens your passwords with an additional layer of protection against threats like AI password cracking since perpetrators must provide the unique one-time password (OTP) sent to a user's registered devices and email, on top of cracking a password.
5. **Use a Password Manager Tool**-A quality password manager tool enables your company to store, share, and replace strong passwords frictionlessly while preventing the risks of getting locked out.

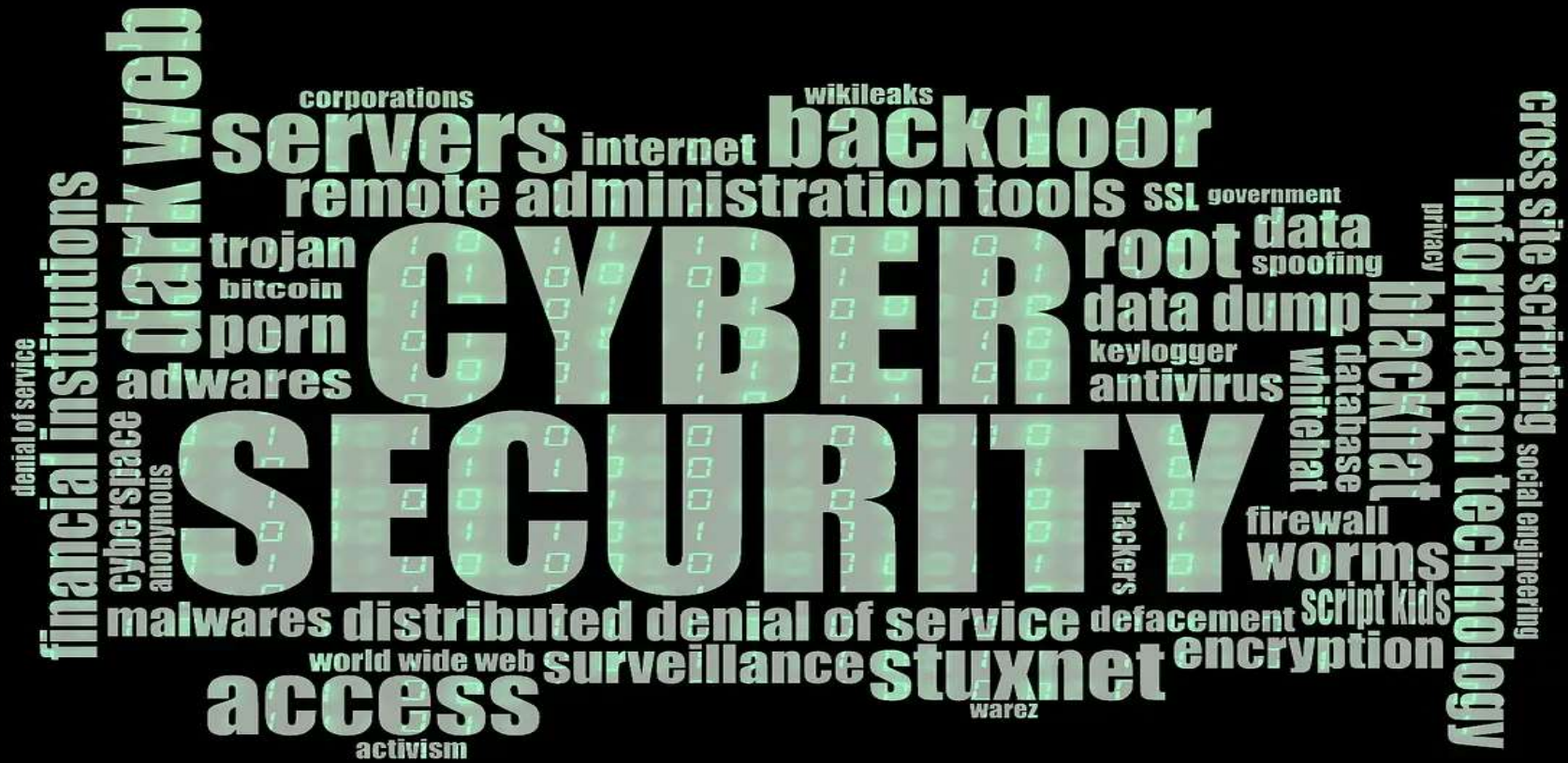


4th Quarter 2023



MaryLynne's Compliance Bulletin

- ✓ Phishing emails
- ✓ Passwords & AI
- ✓ Report Cyber Security Incidents



**REPORT ANY AND ALL CYBER SECURITY THREATS TO
THE COMPLIANCE DEPARTMENT IMMEDIATELY.**



4th Quarter 2023

ANY
QUESTIONS



wishing you a happy
Thanksgiving





Thank you for
Attending!

Have a wonderful rest of your week!