



Compliance Monthly News February 2024

2024 Webinar Schedule

*takes place 2-3pm EST

February 8, 2024

May 9, 2024

August 8, 2024

TBA

links to register on the website



*ALL new business submitted for approval FIRST

*all marketing materials submitted for approval

*office personnel disclosed

*electronic device list up-to-date

*voicemail disclosure added to all phones used for business

*signature added to email

*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??**

TIPS FOR COMPOSING A BUSINESS EMAIL

1. If an email contains **ANY** personal/confidential client information it should **ALWAYS** be sent **SECURE**
2. Email subjects should be professional and be a short summary of the intent of the email
3. Email subjects should never contain personal client information like account numbers, date of birth, social security number, etc.
4. Trustmont staff should not be copied on emails sent to clients, we do not want the client to start bypassing you thinking that you now have a new assistant
5. Emails should always contain your signature and contact information
6. **ONLY** your Trustmont approved email address should be used to conduct securities business

NOTE: there should be no expectation of privacy in anything that you create or receive in your Trustmont approved email account. All emails are subject to review by FINRA, SEC, State regulators, and Trustmont Compliance Personnel

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.

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

From: mjh@trustmontgroup.com
To: ach@trustmontgroup.com
Subject: Secure: Client info

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

Trustmont Group
200 Broad Run Road
Greensburg, PA 15601
WWW.TRUSTMONTGROUP.COM
724-683-5063

Secureit

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.

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

1

Keep your emails short

Business emails should be concise and informative. Don't write too much information, but if you need to have a long conversation, it's better to schedule a call.

2

Specify your subject

Title your email in an appropriate way so the recipient knows exactly what your mail is about.

3

Keep it simple

Avoid using super formal words and unnecessary jargon. Choose short, everyday words that everyone can understand and that will take your reader straight to the point.

BUSINESS EMAIL WRITING TIPS

4

Proofread

Read over your email before sending it to check for grammar and spelling errors. Use a spell checker, but be careful, as it doesn't always catch every mistake.

5

Sign off like a pro

Think about having a professional signature. A good signature usually has your name, your position and company's name or logo.

6

Respond promptly

If you want to appear professional, respond to a business email within 24 hours. Even if you are unavailable or can't answer a question, let the person know. You can always set an autoresponder.