

2026 FIRM & REGULATORY REQUIREMENTS CHECKLIST

Please use this checklist as a guide to better understand firm and regulatory requirements and establish a plan for addressing the majority of monthly, quarterly, and annual requirements.

It is important to note that requirements may change during the year as new regulations are implemented and enhanced policies are rolled out.

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FIRM & REGULATORY REQUIREMENTS CHECKLIST

Month/Date	Who	Requirement	Description
January	15 th	ADVISORY	Correspondence
		B/D	Checks/Securities
			Correspondence
			Gift Logs
			Electronic Communications Attestation
	TBD*	ADVISORY	Annual Holding
		ADVISORY	Personal Securities Transactions
February	15 th	ADVISORY	Correspondence
		B/D	Checks/Securities
			Correspondence
	TBD*	ADVISORY	Gift Logs
		ADVISORY	Website IAR Only Annual Ad review
March	15 th	ADVISORY	Correspondence
		B/D	Checks/Securities
			Correspondence
	TBD*	ADVISORY	Code of Ethics

*For any requirements with a TBD due date, the Compliance Department will provide the due date as soon as it becomes available.

Month/Date	Who	Requirement	Description
April	15 th	ADVISORY	Correspondence
		B/D	All IARs must provide a copy of any hard copy correspondence sent or received during the prior month. All correspondence must be emailed to either: inbound@vicuscapital.com or outbound@vicuscapital.com .
			Checks/Securities
			All Registered Reps must acknowledge through Pinpoint if they received any checks or securities during the prior month. All checks or securities must be logged in Pinpoint or an attestation must be completed if no checks or securities were received.
			Correspondence
			All Registered Reps must acknowledge through Pinpoint if they received or sent any hard copy correspondence during the prior month. All correspondence must be uploaded to Pinpoint or an attestation must be completed if no correspondence was sent or received.
			Gift Logs
May	TBD*	ADVISORY	All Registered Reps, Registered Admins and Non-Registered Admins must acknowledge through Pinpoint if they received or sent any gifts during the prior quarter. All gifts must be logged in Pinpoint or an attestation must be completed if no gifts were received.
			Electronic Communications Attestation
			All Registered Reps, Registered Admins and Non-Registered Admins must attest through Pinpoint that they have read and understand Cetera's Electronic Communications Compliance Policy.
June	15 th	ADVISORY	Compliance Manual
			All IARs, Access Persons and Employees must acknowledge through Jotform that Vicus Capital has provided them with a copy of the Vicus Capital Compliance Manual.
		B/D	Personal Securities Transactions
			All IARs and Access Persons must acknowledge through Jotform if they had any Personal Trading Account transactions during the prior quarter as well as provide a copy of statements/trade confirmation (if applicable).
			Annual Compliance Questionnaire

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Month/Date	Who	Requirement	Description
July	15 th	ADVISORY	Correspondence
		B/D	All IARs must provide a copy of any hard copy correspondence sent or received during the prior month. All correspondence must be emailed to either: inbound@vicuscapital.com or outbound@vicuscapital.com .
			Checks/Securities
			All Registered Reps must acknowledge through Pinpoint if they received any checks or securities during the prior month. All checks or securities must be logged in Pinpoint or an attestation must be completed if no checks or securities were received.
			Correspondence
			All Registered Reps must acknowledge through Pinpoint if they received or sent any hard copy correspondence during the prior month. All correspondence must be uploaded to Pinpoint or an attestation must be completed if no correspondence was sent or received.
			Gift Logs
			All Registered Reps, Registered Admins and Non-Registered Admins must acknowledge through Pinpoint if they received or sent any gifts during the prior quarter. All gifts must be logged in Pinpoint or an attestation must be completed if no gifts were received.
			Electronic Communications Attestation
			All Registered Reps, Registered Admins and Non-Registered Admins must attest through Pinpoint that they have read and understand Cetera's Electronic Communications Compliance Policy.
	TBD*	ADVISORY	Personal Securities Transactions
August	15 th	ADVISORY	Correspondence
		B/D	All IARs must provide a copy of any hard copy correspondence sent or received during the prior month. All correspondence must be emailed to either: inbound@vicuscapital.com or outbound@vicuscapital.com .
			Checks/Securities
September	15 th	B/D	All Registered Reps must acknowledge through Pinpoint if they received any checks or securities during the prior month. All checks or securities must be logged in Pinpoint or an attestation must be completed if no checks or securities were received.
			Correspondence
			All Registered Reps must acknowledge through Pinpoint if they received or sent any hard copy correspondence during the prior month. All correspondence must be uploaded to Pinpoint or an attestation must be completed if no correspondence was sent or received.
	TBD*	ADVISORY	Annual Compliance Meeting/ Attestation
			All IARs and Access Persons must watch the Annual Compliance Video and attest to watching the video in its entirety.

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Month/Date	Who	Requirement	Description
October	15 th	ADVISORY	Correspondence
		B/D	Checks/Securities
			Correspondence
			Gift Logs
			Electronic Communications Attestation
	31 st	ADVISORY	IAR Continuing Education (state-specific) ¹
		B/D	FINRA Regulatory Element Continuing Education ¹
			Annual Business Questionnaire (ABQ)
			Cetera Firm Element Continuing Education
			Personal Trading Account (PTA) Attestation
	TBD*	ADVISORY	Personal Securities Transactions
November	15 th	ADVISORY	Correspondence
		B/D	Checks/Securities
			Correspondence
	TBD*	B/D	State Securities Registration Renewals
December	15 th	ADVISORY	Correspondence
		B/D	Checks/Securities
			Correspondence
			Electronic Communications Attestation
	TBD*	ADVISORY	State Advisory Registration Renewal

*For any requirements with a TBD due date, the Compliance Department will provide the due date as soon as it becomes available.

¹Available January 1st

The following requirements may be applicable for Advisory (Vicus Capital), Broker-Dealer (Cetera) and/or Insurance (MGA / Ash Brokerage).
The due date and requirement may vary from person to person.

Requirement	Description									
New State Registrations / Licenses	<p>When working with new clients who live in a state where you are not registered or licensed or an existing client who moves to a state where you are not registered or licensed, please consider the following:</p> <ul style="list-style-type: none">1. Advisory – only Texas and Nebraska require non-resident advisors to register in the state (contact Vicus Capital Compliance Team)2. Broker-Dealer – all states require registration prior to writing business in the state (AdviceWorks – Licensing & Registration – Rep Maintenance – New State Registration)3. Insurance – all states require insurance licenses, most prior to account signing (nipr.com)									
Insurance License Renewals and CE	Most states require annual or biannual insurance license renewals. Further, your resident state will also usually require continuing education. Resident state renewals typically occur during one’s birth month. Renewals can often be done through nipr.com .									
Designation Renewals and CE	<p>Most designations require annual or biannual renewals and continuing education. Please refer to your sponsoring organization for more information. Popular designations can be found as follows:</p> <table><tr><td>CFP®</td><td>CFP Board</td><td>cfp.net</td></tr><tr><td>ChFC®</td><td>The American College</td><td>theamericancollege.edu</td></tr><tr><td>AIF®</td><td>Fi360</td><td>fi360.com</td></tr></table>	CFP®	CFP Board	cfp.net	ChFC®	The American College	theamericancollege.edu	AIF®	Fi360	fi360.com
CFP®	CFP Board	cfp.net								
ChFC®	The American College	theamericancollege.edu								
AIF®	Fi360	fi360.com								
Insurance Carrier Appointments	<p>In order to sell or solicit insurance products, you must be appointed with the insurance company, for the specific product line, in the state where the application is signed.</p> <ul style="list-style-type: none">- New and updated appointments for most Broker-Dealer business go through SureLC (<i>AdviceWorks – SmartWorks – Quick Links – Insurance Appointments</i>).- Variable Life appointments go through a Cetera-approved Insurance Marketing Organization (<i>IMO</i>).- Fee-Based Annuity appointments go through Lincoln.- Fixed Insurance appointments can be done directly with the carrier or through Ash Brokerage.									

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