

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.

Table of Contents

1. Advisory (Vicus Capital) & Broker Dealer (Cetera) Requirements [pg. 2-5](#)
2. Vicus Capital, Cetera and/or Insurance (MGA / Ash Brokerage) [pg. 6](#)



Month/Date	Who	Requirement	Description
January	15 th B/D	Correspondence	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	Annual Holding	All IARs and Access Persons must acknowledge through Jotform if they had any Reportable Accounts in the prior year and provide a copy of the year-end statements (or statements ending December 31) for all Reportable Accounts, regardless of whether trades were made in the account or not.
		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).
February	15 th B/D	Correspondence	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 .
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	TBD*	Gift Logs	All IARs and Access Persons must acknowledge through Jotform if gifts were received or given during the prior year as well as provide a copy of the prior year Vicus Capital gift logs.
		Website IAR Only Annual Ad review	All IAR only websites are required to have the entire website reviewed on an annual basis.
March	15 th B/D	Correspondence	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 .
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	TBD*	ADVISORY	All IARs, Access Persons and Employees must acknowledge through Jotform that Vicus Capital has provided them with a copy of the Vicus Capital 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.

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April	15 th B/D	ADVISORY Correspondence	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 .
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TBD*	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.
		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).
May	15 th B/D	ADVISORY Correspondence	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 .
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TBD*	ADVISORY	Annual Compliance Questionnaire	All IARs and Access Persons must confirm compliance with firm policies by completing the questionnaire through Jotform.
June	15 th B/D	ADVISORY Correspondence	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 .
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	TBD*	ADVISORY 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).
August	15 th B/D	ADVISORY Correspondence	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 .
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	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
		B/D	Correspondence
		B/D	Gift Logs
		B/D	Electronic Communications Attestation
	31 st	ADVISORY	IAR Continuing Education (state-specific) ¹
		B/D	FINRA Regulatory Element Continuing Education ¹
		B/D	Annual Business Questionnaire (ABQ)
		B/D	Cetera Firm Element Continuing Education
		B/D	Personal Trading Account (PTA) Attestation
	TBD*	ADVISORY	Personal Securities Transactions
November	15 th	ADVISORY	Correspondence
		B/D	Checks/Securities
		B/D	Correspondence
	TBD*	B/D	State Securities Registration Renewals
	15 th	ADVISORY	Correspondence
		B/D	Checks/Securities
		B/D	Correspondence
		B/D	Electronic Communications Attestation
	TBD*	ADVISORY	State Advisory Registration Renewal

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¹Available January 1st

p. 5/6

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Financial Planning and Advisory Services offered through Vicus Capital, Inc., a federally Registered Investment Advisor.

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> <ol style="list-style-type: none"> Advisory – only Texas and Nebraska require non-resident advisors to register in the state (contact Vicus Capital Compliance Team) Broker-Dealer – all states require registration prior to writing business in the state (AdviceWorks – Licensing & Registration – Rep Maintenance – New State Registration) Insurance – all states require insurance licenses, most prior to account signing (nopr.com) 									
Insurance License Renewals and CE	<p>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 nopr.com.</p>									
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 border="1" data-bbox="931 789 1634 904"> <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 (AdviceWorks – SmartWorks – Quick Links – <i>Insurance Appointments</i>). Variable Life appointments go through a Cetera-approved Insurance Marketing Organization (IMO). 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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