

Premier Insider



FINRA's 2026 Priorities Are Here and Oversight Is Getting Smarter

FINRA has released its 2026 regulatory priorities, and the message is clear: compliance is becoming more technical, more data-driven, and more proactive.

This year's focus centers on how advisors manage emerging technology, cyber risk, digital assets, and client protection simultaneously.

Here's what that means for you.

Technology Is Advancing. So Is Oversight.

FINRA is sharpening its focus on how firms handle:

- Artificial Intelligence (AI)
- Cyber fraud and data security
- Cryptocurrency and digital assets
- Core client protection standards

Regulators are adapting quickly. Examinations will reflect that shift.

Firms that prepare early will operate confidently. Firms that wait will find themselves reacting under pressure.

AI Is Powerful and FINRA Wants Evidence of Oversight

Artificial intelligence is no longer theoretical. If AI touches client communications, marketing, analysis, or reporting, it must be used compliantly.

If personally identifiable information (PII) is entered into any system, that platform must be on the approved "Safe List."

FINRA will examine:

- Use of chatbots and conversational AI
- AI-generated communications
- AI-generated reports and analysis
- Supervisory controls and disclosures regarding AI use

This is not about restricting innovation. It is about documenting oversight.

If AI is part of your workflow, ensure you understand the compliance requirements and are aligned with supervisory guidance in this evolving space.

Fraud Has Gone High-Tech

Cyber risk continues to escalate, and regulators expect more than a written policy.

Expect heightened scrutiny around:

- Ransomware, malware, and cyber threat preparedness
- Data protection practices
- Generative AI-powered phishing and impersonation scams

Regulators want evidence of testing, employee training, and proactive risk mitigation.

At Premier, monthly cybersecurity awareness training is required, documented, and tracked to ensure our team remains informed and prepared.

If your cyber plan has not been reviewed recently, now is the time.

Digital Assets Remain Under the Microscope

Even limited involvement with digital assets requires oversight.

FINRA is reviewing:

- Advisor participation in crypto-related transactions
- Custody and safeguarding practices
- Client disclosures and risk controls

Whether you facilitate digital asset transactions or simply discuss them with clients, documentation, and supervision matter.

“Client First” Is Auditable

FINRA continues to emphasize:

- Conflict disclosures
- Recommendation documentation
- Ongoing client care standards

Reg BI and Form CRS remain central to examinations.

Examiners are evaluating consistency between marketing, recommendations, and documentation. Alignment is critical.

Strong CRM usage and proper documentation can protect your practice. Gaps in documentation can expose it. You've all heard it a million times – DOCUMENT, DOCUMENT, DOCUMENT!

Your Vendors Are Now Your Risk

Outsourcing does not transfer responsibility.

Regulators are reviewing the technology advisors use and how third-party vendors are supervised. All third-party technology must be reviewed and approved through Cambridge.

Vendor oversight should be active, documented, and ongoing. As the advisor, you remain responsible for ensuring your technology aligns with regulatory requirements.

Operational Resilience and Investor Protection

FINRA is reinforcing operational strength and investor safeguards, including:

- Prevention of financial exploitation of senior investors
- Proper use of trusted contact information
- Accurate books and records

Strong internal controls protect both clients and your business.

Can you demonstrate that your operations meet these standards?

2026 Is About Being Proactive, Not Reactive

Preparation today creates confidence tomorrow.

Advisors should:

- ✓ Review current compliance practices
- ✓ Evaluate technology and vendor oversight
- ✓ Prepare for more sophisticated regulatory exams
- ✓ Strengthen client protection procedures

At Premier Network, our commitment remains unchanged: helping you stay ahead of regulatory change without slowing your growth.

You may operate on your own, but you are not alone.

If you would like to review your compliance posture, vendor oversight, or supervisory structure in light of FINRA's 2026 focus, our team is here to help.

Let's continue building practices that are proactive, resilient, and prepared.

ADVISOR SPOTLIGHT

Dan Taylor

At Premier, our advisors are more than financial professionals. They're trusted partners who help clients navigate life's biggest decisions with clarity and confidence. In this Advisor Spotlight, we're featuring Dan Taylor, who joined Cambridge and Premier in June 2006 and works and resides in Cockeysville, MD. Premier has truly enjoyed working with Dan over the years, and we've also enjoyed hearing about some of his amazing golfing experiences, which have become a unique and authentic part of how he builds relationships and serves clients.

I started in a non-traditional way almost 20 years ago. Some said at the time I was crazy! I was an equity analyst for Legg Mason and decided that I didn't want to work for big institutions. Rather, I preferred being my own boss and helping the individual investor. With no sales experience or clients, I quit my job and decided to go out on my own as a solo advisor.

I called the 800 numbers for a few IBD's and Cambridge was the only one that was interested. They sent me to an OSJ they had that was run by Bob and Traci and for some reason they agreed to have me join the branch!

As a new advisor I had two things I thought were my competitive advantages (I was probably delusional!). First, an MBA and some investment experience. Second, a love of golf with connections to most of the private clubs in America. It turned out that the latter was much more important to my business growth. Through golf I was able to meet people, especially high net worth people, and through that, network my way to some clients.

My original idea was to combine golf and my work in investing, two of my biggest interests. Here's another way I've done things differently: in my almost 20 years I've done no advertising, marketing, and I don't work through accountants or lawyers. I realized the impact of experiences. People don't always remember what you said, but they remember how you made them feel. Taking them to great golf clubs and having experiences they couldn't do on their own, no matter how much money they had, was very powerful. And a lot of fun!

I know that some people think I just play golf and get clients. But mostly I just meet people and play golf with them. I rarely talk business on the course. People want to work with people they like. Although many of my clients are golfers, a lot of them are not, as many are often referred by golfers.

My process has evolved, especially as I devoted more time to my kids and their special needs. Where I used to do a lot of trips all over the country, I am much more targeted now. I travel less with clients and focus even more on the experiences. Recent examples include a private putting lesson with Tiger Woods and rounds of golf with famous athletes and celebrities.

We work in a great business where we can create the lifestyle that we want and do what we love at the same time. This model works for me because I'm authentic about it. I love golf and would be doing everything I could related to it whether there was a business component or not. I have become friends with many of my childhood heroes from music to sports and now hang out with them regularly. Golf has been a great connector for me to make my life more enjoyable by meeting so many interesting people and a way to support my family and my crazy experiences!

I'm grateful to be part of Premier and proud of the relationships I've built along the way. When you lead with authenticity and focus on the experience, good things tend to follow.





Yep. That's exactly who it looks like. THE Tiger Woods. Here is Dan at The Hero World Challenge Pro AM, which is Tiger's PGA Toru event that took place in the Bahamas. Dan received a private lesson with him before they teed off with Just Rose. He also walked inside the ropes with Scottie Scheffler and Jordan Spieth the next day. See below. Click [here](#) for a short video of that private lesson.



Traci Shughart 

Chief Executive Officer

Registered Principal/Branch Manager

NEWS

Webinars:

March 10, 10:30 ET

Topic: Exploring AI with Steve Bovo
[REGISTER HERE](#)

March 12, 10:00 ET

Topic: Quarterly Compliance Update with Kristina Holloran
[REGISTER HERE](#)

March 31, 10:00 ET

Topic: Clear, Concise, and \$70-Million-Client Right with Matt Delzingaro of Symetra
[REGISTER HERE](#)

March Birthdays

Cathy Pinard

Joe Martin

Mike Leone

Mike Kissinger

Richard McLaughlin

Bob Cragle

Bill Bowie

Industry Information

[Financial Advisor Best Practices: Building a Sustainable Business](#)

[Making Sense of the Chaos: The Advisor As Simplifier-In-Chief](#)

[How Financial Professionals Should Answer "What Do You Do for a Living?"](#)

Friendly Reminders

Cambridge requires all business communications to be conducted using approved methods only. The information [HERE](#) outlines what qualifies as **off-channel communication**, what to do if it occurs, and where it must be forwarded. FAQs are included for reference.

Have you tried Indy yet? Think of Indy as your AI sidekick for fast, trustworthy answers when working with Cambridge. [CHECK IT OUT HERE.](#)

Tax season is here once again! THIS ARTICLE highlights helpful tax-time information and



Creating Solutions
to Serve You

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Email: traci.shughart@premiercir.net

Hours of operation: M -Th 8am-4:30pm, Fri 8am-4pm

can also watch the Cambridge Minute video

below with quick tips and tools. [CLICK HERE](#)

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