Advice-Only® CE Education

Program Title: Implementing the Advice-Only™ Methodology in Financial Planning
Delivery Method: Live Webinar
Duration: 60 Minutes (1.0 CE Hour)

Program Description
This course explores how financial planners can deliver objective, client-centered advice by applying the core principles of the Advice-Only™ methodology. Fiduciary duty establishes an advisor's legal and ethical obligation to act in the client's best interest. Structural separation makes that duty real in practice by eliminating the incentive conflicts—such as asset retention, commissions, or referral favors—that can compromise client loyalty.

The session covers the "Two Masters Problem" prevalent in traditional compensation models, introduces a four-step planning process for less conflicted advice, and reviews regulatory enforcement cases where fiduciary plus disclosure alone failed. It also examines privacy-by-design and technology ethics as extensions of fiduciary responsibility, ensuring that both advice delivery and client data handling remain deconflicted.

By the end of the session, participants will have a repeatable process for delivering advice that is structurally objective, transparent, and aligned with CFP Board standards of professional conduct—including how to integrate the methodology into an existing practice without compromising objectivity.

Learning Objectives

- Analyze and articulate how structural conflicts (AUM, commission, referral incentives) can undermine the effectiveness of the fiduciary standard.
- Describe the core principles of the Advice-Only™ methodology, including structural separation, truth-in-advertising, and process repeatability.
- Implement a four-step planning process to deliver objective and transparent advice.
- Apply the Advice-Only™ process within an existing firm or practice model while maintaining an objective, less conflicted client environment.
- Apply compliance lessons from SEC enforcement cases to strengthen fiduciary practice.
- Discuss privacy-by-design principles and how technology ethics extend fiduciary duty in the digital age.

Timed Agenda

0–10 min	**The Fiduciary Challenge: The "Two Masters Problem"** Define fiduciary duty vs. structural conflicts. Illustrate how AUM, commission, and referral incentives divide loyalty between client and firm. Introduce the "Two Masters Problem."	Lecture + Discussion
10–25 min	**Core Principles of the Advice-Only™ Methodology** Structural separation of advice and sales. Truth-in-advertising: clear, non-discretionary standards. Repeatable process as a quality safeguard. "Our Truths" code of practice.	Lecture

25–45 min	**The Four-Step Planning Process (Case Study Walkthrough)** Paid Consultation — fiduciary from the start, no free sales pitch. Present Position — math-based snapshot, 40+ point review. Final Plan — scenarios, allocation, subjective decisions, action list. Ongoing Support — optional updates, always under a new agreement.	Case Study Walkthrough
45–55 min	**Lessons from Enforcement & Privacy by Design** SEC enforcement case studies where disclosure failed. Why fiduciary + disclosure alone is insufficient. Privacy as fiduciary duty in the digital age (data minimization, solicitation-less design).	Lecture + Example
55–60 min	**Q&A and Practical Application** Discuss advisor implementation challenges, including how to incorporate the methodology into an existing practice while maintaining an objective environment. Reinforce repeatability, transparency, and CFP® Code of Ethics alignment.	Discussion

Instructor Bio

Quincy Hall, CFP® is Founder & President, Hall Financial Services, Inc. d/b/a Advice-Only.

Mr. Hall is the creator of the Advice-Only™ methodology, a standardized process for delivering fiduciary financial planning with fewer conflicts of interest. He authored *Advice-Only: A Retirement Planning Methodology & Handbook* (2019), the first published framework defining structural separation between advice and sales.

With more than six years of professional experience developing and teaching the Advice-Only™ model, Quincy has worked closely with other financial professionals, written extensively on fiduciary standards, and created educational programs for both clients and professionals. His work emphasizes truth-in-advertising, transparent compensation, privacy-by-design, and the application of fiduciary duty through structured processes.

Administration & Compliance Statement

Advice-Only® provides sales-free continuing education for financial planners on structurally separating advice from all forms of financial solicitations. Programs are designed to align with CFP Board Program Standards, emphasize conflict identification and mitigation, and support client-centric decision-making. Instruction is updated for technical accuracy, supported with clear learning objectives and timed outlines, and includes assessments where appropriate. Attendance data is securely archived for at least three years and reported within 14 days.