

ADVICE-ONLY™

Verification Standard

Technical Parent Standard | Version 1.0

Effective September 15, 2026

Document Status and Controlling Relationship

This Version 1.0 Verification Standard governs the professional assessment and incorporates the criterion-boundary, sequencing, access, implementation-activity, synthesis, evidence-gate, and role-based pathway requirements applicable to the Engagement Conformance Assessment. The Engagement Conformance Assessment operationalizes this Standard through two role-based pathways: a Client Quick-Start Self-Check and a separate Professional Conformance Assessment. Both pathways use the same 21-criterion architecture, but Quick-Start responses do not convert automatically into professional findings.

VERSION CONTROL

Version: 1.0

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Canonical URL: <https://adviceonly.info/verify-advice-only/>

Supersedes: None — initial adopted version

Errata: <https://adviceonly.info/verify-advice-only/>

Change History: Version 1.0 — Initial adopted version.

DOCUMENT HIERARCHY

The Formal Definition and Standards of Practice state the substantive requirements of Advice-Only™. This Standard governs how engagement conformance is assessed. The Engagement Conformance Assessment operationalizes this Standard. Governance materials describe the public document architecture and versioning system; development notes preserve interpretation and drafting history but do not govern an assessment.

1. Purpose

This Standard defines the rules, evidence, procedures, criterion findings, synthesis controls, overall determinations, reporting limits, correction procedures, and version controls used to determine whether a specific documented financial-planning engagement conformed to the cited version of the Advice-Only™ Methodology.

A finding is evidence-based, engagement-specific, version-specific, and limited to the records and procedures identified. It is not an advisor credential, endorsement, guarantee, legal opinion, or prediction of future conduct or outcomes.

The central inquiry is whether the assessed engagement preserved separation between advice formation and implementation-linked economic or relational influence; provided access without asset-based qualification; kept implementation authority and activity outside the assessed advice cycle; and preserved client control over what happened afterward.

2. Governing Verification Principles

1. Verify engagements, not people. Findings attach only to the identified engagement or defined review population.
2. Evaluate evidence, not intent. Good intentions, reputation, satisfaction, disclosure, or consent do not substitute for structural facts.
3. Structural safeguards prevail over disclosure alone. Disclosure may explain an incentive but does not necessarily remove it.
4. No Narrative Waiver. An established structural departure is not converted into conformance by intent, disclosure, client acceptance, satisfaction, or retrospective explanation. Clarifying information may resolve disputed facts when its source, timing, reliability, and effect are documented.
5. Evidence sufficiency is distinct from actual conformance. An engagement may have conformed in fact but still result in Unable to Determine when a necessary condition cannot be reliably resolved.
6. Defining requirements cannot be averaged away. No numerical score may offset failure of a constitutive structural condition.
7. Judgment must be visible. Where application requires evaluator judgment, the decision boundary, evidence, assumptions, and rationale must be recorded.

8. **Related-Criterion Allocation and No Double Counting.** Related criteria may rely on the same evidence, but each finding must address the distinct condition tested. A single underlying fact may support multiple findings only when the evaluator explains how it separately fails each applicable requirement; otherwise the primary failure is recorded once and cross-referenced.
9. Findings are version-bound. Every assessment identifies the governing versions and assessment date.
10. **Assessment rigor and accountability must be disclosed.** Readers must be able to identify the evaluator or reviewing organization accountable for the assessment and understand the disclosed capacity, relevant relationships, compensation, procedures, evidence, and limitations. When the assessment is attributed to a reviewing organization, identification of an individual representative is not required. When the assessment is attributed to an individual evaluator, that evaluator must be identified.
11. Application is decentralized. AdviceOnly.info publishes the governing materials but does not need to receive records, select evaluators, or approve conclusions.

3. Scope, Pathways, and Assessment Dimensions

Version 1.0 is designed primarily for one completed engagement or a separately bounded advice cycle within an ongoing relationship. Pattern or sample reviews require a separately disclosed protocol and may not create advisor-wide or firm-wide verified status.

Role-Based Pathways

- **Client Quick-Start Self-Check:** a plain-language screening and orientation pathway. It may produce one of three screening outcomes: Further Review Recommended, Insufficient Information for a Meaningful Self-Check, or No Obvious Structural Concern Identified, but it cannot produce a formal Engagement Conformance Finding.
- **Professional Conformance Assessment:** the formal evidentiary pathway. It requires the professional setup, evidence review, criterion findings, synthesis, evidence-sufficiency gate, overall determination, and evaluator attestation required by this Standard and the Engagement Conformance Assessment.
- A client or other nonprofessional user may perform the full professional pathway only by completing the same required procedures and disclosing the reviewer capacity. Completion of the Quick-Start alone is never treated as a professional assessment.

Quick-Start Outcome Rule

The Quick-Start outcome is determined as follows: any No response results in Further Review Recommended; if there are no No responses but one or more Not sure responses, the outcome is Insufficient Information for a Meaningful Self-Check; if all responses are Yes or a permitted and supportable N/A, the outcome is No Obvious Structural Concern Identified. If No and Not sure responses coexist, Further Review Recommended controls, and the unresolved Not sure items must be separately identified.

No score, percentage, numerical threshold, weighting system, or criterion-materiality classification may be used to select or alter a Quick-Start outcome.

Screening and Professional Classification

“Core safeguard” may be used as client-facing explanatory language in the Quick-Start. However, no core-safeguard designation or Defining or Material classification may control, modify, or override the Quick-Start outcome. Those classifications belong to the professional assessment framework.

Quick-Start Identity and Privacy

The Quick-Start may be completed anonymously. Identity and signature fields, where retained in a printable record, are optional and must be suitable for completion after printing. Nothing in the Quick-Start may require, store, or transmit a user’s identity merely to run the self-check.

Assessment Dimensions

- Assessment origin: advisor self-assessment, internal compliance review, client-authorized third-party assessment, research review, client-conducted full assessment, or other disclosed origin.
- Reviewer status: independent, non-independent, or not represented as independent.
- Publication status: confidential Assessment Record, private summary, or published Public Summary Report.

Substantive Dimensions Tested

- Access and qualification; engagement formation; direct client payment; economic, relational, and information-use independence.
- Fact-based advice formation; alternatives and tradeoffs; recommendation independence.
- Completion of agreed work; deliverable portability; Economic Completeness as a derived synthesis.
- Completion boundary; absence of implementation authority or activity; separate post-completion service.
- Implementation optionality; provider-selection control; absence of pressure or steering.
- Chronological and documentary integrity; truth in advertising; evidence sufficiency as a determination gate.

4. Criterion Architecture and Seven-Stage Sequence

The Engagement Conformance Assessment contains 21 numbered engagement-conformance criteria. Every numbered criterion tests a substantive condition of the assessed engagement. Evidence procedures, synthesis controls, and determination gates are not numbered criteria.

The same 21 criterion IDs are used in both role-based pathways to maintain one-to-one traceability. Client-facing Quick-Start titles may use plain-language variants of the corresponding professional criterion titles, provided the criterion ID and substantive criterion being tested remain unchanged.

Stage	Criteria	Purpose
1	1-4	Establish Access and the Advice Engagement
2	5-8	Establish Commercial Independence
3	9-11	Test Advice Formation
4	12-13	Test Completion and Portability
5	14-16	Establish and Protect the Separation Boundary
6	17-19	Test Implementation Freedom
7	20-21	Test Documentary and Representational Integrity

UNNUMBERED CONTROLS

Economic Completeness is a synthesis based on underlying criterion findings. Evidence Sufficiency and Reliability is a gate applied before the overall determination. Neither is a twenty-second criterion and neither may create an independent failure apart from the underlying findings.

5. Evidence Package and Minimum Threshold

The professional evidence package should permit reconstruction of access and qualification, when the advisory relationship began, what the client purchased, how compensation was established and paid, how advice was formed, what was delivered, when the advice cycle ended, whether implementation authority or activity entered the cycle, and what occurred afterward. The Client Quick-Start does not require a separate evidence inventory before the user begins.

- Effective agreement and defined scope.
- Access, eligibility, qualification, asset-minimum, intake, scheduling, and proposal records relevant to the assessed engagement.
- Fee disclosure, invoice, payment responsibility, and payment evidence.
- Principal planning deliverable or other evidence of completed advice.
- Reliable chronology and material communications.
- Completion or advice-cycle boundary evidence.
- Relevant compensation, referral, affiliate, platform, custody, product, data-use, and later-service records.
- Trading, management, discretionary-authority, account-control, account-opening, transfer, product-application, execution, monitoring, or implementation records relevant to the assessed cycle.
- Any corroboration needed to resolve material ambiguity.

Minimum-Evidence Rule

No overall determination other than Unable to Determine should ordinarily be issued when evidence necessary to resolve an applicable defining requirement is absent or materially inconsistent. Equivalent evidence may substitute when the evaluator explains why it is reliable and sufficient.

6. Evidence Weight, Conflicts, and Related-Criterion Allocation

Evidence is weighed rather than merely counted. Evidence is evaluated for relevance, authenticity, contemporaneity, independence, completeness, and consistency. Independent or system-generated records ordinarily carry greater weight for facts within their competence, but no category automatically controls every criterion.

When evidence conflicts, the evaluator must identify the conflict, explain the weight assigned, determine whether additional procedures are needed, and state whether the conflict permits Met, supports Not Met, or requires Insufficient Evidence.

When one fact relates to several criteria, the evaluator must identify the primary condition tested, cross-reference related criteria, and explain whether the fact independently affects each criterion or merely supplies shared evidence. Aggregation must be based on distinct conditions or effects, not repeated counting of one root fact.

Undocumented Oral Conduct and Off-Record Arrangements

Documentary silence cannot be treated as affirmative proof of conformance when a defining or material condition could reasonably have been created, altered, or defeated by undocumented conduct. Proportionate enhanced procedures may be required, including client confirmation, evaluator interview, advisor or firm attestation, compensation or relationship tracing, chronology reconstruction, or reliable third-party corroboration. If the necessary condition cannot be resolved reliably, the criterion is recorded as Insufficient Evidence or the overall result becomes Unable to Determine, as applicable.

7. Supporting and Enhanced Procedures

Routine documentary review is the starting point. Additional procedures are required when ordinary records do not reliably resolve a material or defining condition or when risk indicators suggest an undocumented arrangement or activity may exist.

- Client confirmation or interview.
- Advisor or firm attestation.
- Compensation tracing and accounting review.
- Access, eligibility, qualification, asset-minimum, and client-selection inquiry relevant to the assessed engagement.
- Review of implementation authority, account access, account opening or transfer, product applications, execution, trading, monitoring, management, and later-service records.
- CRM, workflow, data-flow, and communication chronology.
- Referral, affiliate, lead-sharing, and professional-relationship inquiry.
- Targeted corroboration from reliable third-party records.

Where an attestation supports a finding that a condition did not occur, the Assessment Record must identify attestation as a basis and describe the corroborating records examined.

Enhanced procedures, including attestation, do not guarantee detection of concealed conduct. The report must describe the procedures actually performed and the limitations that remain.

8. Criterion Findings

Finding	Meaning
Met	The identified evidence reliably supports the criterion.
Not Met	The evidence establishes that the required condition was not satisfied, including when a contemporaneous record is itself part of the condition.
Insufficient Evidence	Available evidence does not permit a reliable determination of whether the condition was satisfied.
Not Applicable	The criterion does not apply under an expressly permitted criterion-specific rule; the rationale must be recorded.

Missing Record Versus Missing Evidence

Absence of a record does not automatically produce one result. Use Not Met when the criterion requires that the record or documented boundary have existed at the relevant time. Use Insufficient Evidence when the missing record merely prevents reliable reconstruction of an underlying fact that might otherwise have occurred.

Permitted Not Applicable Findings

- **Criterion 10** - Alternatives and Tradeoffs: only when no meaningful alternative existed and that absence is documented.
- **Criterion 16** - Separate Post-Completion Service Decision: Not Applicable is permitted only when no later service occurred and there is a reasonable basis, considering elapsed time, communications, contemplated follow-up, and surrounding circumstances, to conclude that no post-completion service decision is presently part of the assessed sequence. No fixed day-count controls this determination. When it is simply too soon to know, use Insufficient Evidence.
- **Criterion 18** - Client-Controlled Professional Selection: only when no outside professional or provider was identified or suggested.

Note: For the Quick-Start, the user must affirm the qualifying condition through the N/A option label or an adjacent confirmation. No free-text narrative is required.

9. Materiality Classifications and Aggregation

Classification	Effect
Defining Structural Requirement	A supported Not Met finding defeats conformance. Insufficient Evidence concerning a necessary condition of an applicable Defining Structural Requirement ordinarily results in Unable to Determine.
Material Requirement	A Not Met finding is evaluated for severity and interaction. It defeats conformance only when, alone or with related distinct findings, it materially compromises a safeguard, advice independence, or completeness.
Administrative Requirement	A deficiency must be disclosed and corrected where appropriate but ordinarily does not defeat conformance unless it conceals or materially affects a defining or material condition.

No percentage score is used. Multiple distinct material failures may collectively compromise a safeguard. Shared evidence or one root event must not be counted repeatedly without separately identifying the condition and effect under each criterion.

An administrative or immaterial defect associated with a criterion does not automatically produce a Not Met finding. When the criterion's substantive condition remains satisfied, the criterion may be recorded as Met and the defect disclosed separately as an administrative deficiency. A criterion-specific Not Met finding requires that the defect reach that criterion's substantive failure threshold.

10. Economic Completeness Synthesis and Evidence Sufficiency Gate

10.1 Economic Completeness Synthesis

Economic Completeness is a derived conclusion based principally on the applicable findings concerning direct client payment, implementation-linked economic benefit, completion of agreed work, and deliverable portability. It asks whether the client received the completed value purchased under fixed, noncontingent advice-fee terms without dependence on what happened next.

- Permitted synthesis results: Supported / Not Supported / Unable to Conclude.
- The synthesis is not a criterion finding and may not create an independent failure.
- Any adverse conclusion must identify the underlying criterion or criteria producing it.
- A low or discounted fee, ordinary invoice issued after delivery, or agreed installment schedule is not itself a failure.
- Fee waivers, credits, refunds, balances, or recovery tied to implementation are evaluated under the underlying economic criteria.

10.2 Evidence Sufficiency and Reliability Gate

After all criterion findings and the Economic Completeness Synthesis are recorded, the evaluator applies a final evidence gate.

- Permitted gate results: Sufficient to Determine / Insufficient to Determine.
- The gate is not an engagement-conformance criterion and cannot receive Met or Not Met.
- Insufficient to Determine ordinarily requires the overall determination Unable to Determine.
- The evaluator must identify the unresolved criteria, evidence conflicts, enhanced procedures, and remaining limitations producing the gate result.

The evaluator must also apply the Undocumented Oral Conduct and Off-Record Arrangements principle in §6 when documentary silence cannot reliably resolve a defining or material condition.

11. Overall Determinations

Determination	Rule
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Conforms	All applicable defining requirements are Met; Economic Completeness is supported; the Evidence Sufficiency and Reliability Gate is Sufficient to Determine; and any material or administrative deficiencies do not materially compromise a safeguard, advice independence, or completeness.
Does Not Conform	One or more applicable defining requirements are Not Met, or one or more distinct material failures - alone or in combination - materially compromise a safeguard, advice independence, or completeness.
Unable to Determine	The Evidence Sufficiency and Reliability Gate is Insufficient to Determine because evidence is absent or materially inconsistent concerning one or more conditions necessary to issue Conforms or Does Not Conform reliably.

Partially Conforms is not a Version 1.0 overall determination. Strengths, deficiencies, exceptions, and corrective actions may be reported without creating a partial credential.

12. Key Criterion Interpretations

Agreement, intake, and first paid interaction

Administrative scheduling, document requests, and general service information may occur before the agreement if they do not include individualized advice. Paid fact gathering and analysis are substantive advisory work. The first paid interaction need not contain final recommendations before sufficient facts are obtained; it must not function primarily as qualification, promotion, or conversion.

No Asset-Based Access or Qualification

An Advice-Only™ engagement may not use asset minimums, wealth, account size, or expected transfer value as an eligibility, priority, scope, or continuation condition. Pricing or scope may vary for documented complexity, time, responsibility, or work required. The finding is limited to the assessed engagement and does not by itself establish firm-wide access practices.

Direct client payment versus economic benefit

Criterion 5 tests whether substantive advice was provided within an expressly paid advice engagement: the fee must be disclosed or agreed before substantive advisory work begins, and the client must be directly obligated to pay the advisor for that advice. Criterion 6 separately tests whether an implementation-linked economic pathway was expected from, contingent on, activated within, or influential in the assessed engagement; a separately available compensated service outside the assessed cycle is not an automatic failure merely because it existed. A pre-agreement or no-charge substantive-advice event may therefore affect both Criterion 1 and Criterion 5 when it separately defeats agreement timing and fee/client-obligation formation; the evaluator must apply the Related-Criterion Allocation and No Double Counting rule rather than treating the shared event as two independent severity events. Evaluators do not judge whether the fee was commercially adequate.

Economic Completeness

Economic Completeness is a synthesis, not a pricing test. Fixed, noncontingent payment terms may include ordinary post-delivery billing or installments. Low pricing or a discount is not itself a failure. Implementation-contingent waivers, credits, refunds, or recovery are evaluated under the underlying criteria.

Recommendation independence, portability, and optionality

Criterion 11 tests the substantive recommendation; Criterion 13 tests the completed artifact; Criterion 17 tests the client's freedom after delivery. Shared evidence does not collapse these distinct objects.

Ongoing and subscription engagements

An ongoing relationship may contain separately identifiable advice cycles. Each assessed cycle must have a defined scope or purpose, compensation basis, deliverable or decision objective, and completion or decision boundary. A continuous blended environment cannot establish conformance merely because it is billed by retainer or subscription.

Completion boundary and later service

Criterion 14 is mandatory in every assessment. Criterion 16 is conditional. Not Applicable under Criterion 16 does not satisfy the completion boundary or the separate prohibition on implementation authority or activity.

No Implementation Authority or Activity

Before completion, the assessed advice engagement may not include execution, discretionary management, implementation account control, account opening or transfer for implementation, product applications, monitoring, or asset management. Education, decision support, checklists, neutral technical specifications, and client-authorized coordination are permitted. Unrelated preexisting authority outside the assessed cycle is not an automatic failure unless used, activated, integrated, or influential within the cycle.

Information-use independence

Permitted uses include advice delivery, billing, administration, recordkeeping, cybersecurity, supervision, legal defense, and client-authorized coordination. Prohibited uses include implementation-linked revenue generation, product solicitation, referral or lead generation, undisclosed cross-selling, or other conflicting commercial advantage.

Relational benefit, provider selection, and steering

Criterion 7 tests backend arrangements or expectations; Criterion 18 tests the client-facing selection process; Criterion 19 tests communications and conduct. One suggested provider does not automatically fail when supported by a client-centered reason, no prohibited advantage, appropriate disclosure, and meaningful freedom to choose another.

Pressure and steering

Ordinary follow-up, neutral implementation assistance, and objectively time-sensitive deadlines are not automatic failures. Conduct elevates when it materially restricts choice, conditions delivery or access, imposes penalty or retaliation, creates artificial urgency, or favors a path connected to advisor benefit.

Truth in advertising

Criterion 21 tests material representations to the assessed engagement; it does not require error-free communications. A Not Met finding requires an inaccuracy that materially misdescribes a condition within the criterion's scope or materially affects client understanding of the assessed engagement. Elevate to Defining only when a representation materially misstates access or qualification, compensation, referrals, implementation boundaries, implementation authority or activity, custody, discretion, or completion structure of the assessed engagement, or materially induced the client. Isolated stale, clerical, or administrative inaccuracies that do not materially affect the assessed engagement must be disclosed and corrected where appropriate but do not by themselves produce a Not Met finding.

Historical Engagements and Retrospective Application

A completed engagement that predates the adoption or effective date of Version 1.0 may be assessed retrospectively against Version 1.0 when the report clearly identifies the engagement dates, assessment date, and temporal relationship to the Standard. The assessment does not imply that Version 1.0 governed the engagement when performed. It reports whether the surviving record supports conformance with the cited version when assessed.

Contemporaneous records should receive primary weight. Later attestations or explanations may clarify ambiguity when their source, timing, reliability, and relationship to the historical record are documented, but they cannot retroactively create a contemporaneous agreement, documented completion boundary, disclosure, or other condition required to have existed at the time.

Historical engagements remain eligible for Conforms, Does Not Conform, or Unable to Determine under the same Version 1.0 rules. The age or incompleteness of the record may increase the likelihood of Unable to Determine but does not create a separate or relaxed standard.

- Use contemporaneous agreements, invoices, payment records, plans, emails, meeting summaries, completion communications, CRM chronology, later-service agreements, referral records, and implementation records where available.
- A present-day explanation may clarify an old record but may not be described as contemporaneous proof.
- Where the requirement is conduct-based, reliable equivalent evidence may establish what occurred.

- Where the requirement itself required a contemporaneous document or documented boundary, later recollection cannot cure its absence; apply Not Met or Insufficient Evidence according to the existing missing-record-versus-missing-evidence rule.

Historical Classification. Use Historical Assessed Engagement or an equivalent temporal-status field to identify a retrospective assessment. Do not create a separate or third case type. The engagement remains an Assessed Engagement because the finding is based on one identified evidentiary record.

13. Reviewer Independence and Disclosure

Independence is determined from facts, not title. An assessment represented as independent must identify an accountable evaluator or an identifiable reviewing organization that accepts responsibility for the assessment. The Assessment Record must disclose the reviewer's capacity, relevant experience and competence, material relationships, compensation structure, financial interests, participation in designing or conducting the assessed engagement, restrictions on procedures, and other circumstances material to independence.

The individual evaluator must be identified in the confidential Assessment Record. When an identifiable reviewing organization accepts responsibility for the assessment, the individual evaluator need not be identified in the Public Summary Report. An assessment may not be publicly represented as independent when neither an identifiable individual nor an identifiable reviewing organization accepts responsibility for the conclusion.

Evaluator Competence

An evaluator performing a Professional Conformance Assessment must have education, experience, training, or other demonstrated competence sufficient to apply this Standard, evaluate evidence, and document the judgments required by the assessment. The basis for that competence must be recorded in the confidential Assessment Record. AdviceOnly.info does not approve, certify, credential, or accredit evaluators merely because they perform an assessment under this Standard.

Standard-Author and Administrator Independence

Authority to publish, administer, or amend the Advice-Only™ Verification Standard does not by itself preclude an independent assessment of another party's engagement. That authority and relationship must be disclosed. Independence is supported by version binding, under which a completed assessment remains governed by the version cited in the Assessment Record, and by the published governance and change-control process applicable to amendments. Amendments do not alter completed findings unless a formal reassessment is performed under a subsequently identified version.

Authority held through a controlled entity, affiliate, or software product is treated equivalently.

Organization-Attributed Assessments

When an assessment is attributed to a reviewing organization rather than publicly to the individual evaluator:

- The reviewing organization must be identified by its legal or professional name.
- The organization must accept responsibility for the assessment and authorize the resulting finding or report through its established authority or an authorized representative.
- The individual evaluator who performed or directed the assessment must remain identified in the confidential Assessment Record, even when that individual's name does not appear in the Public Summary Report.
- A sole practitioner may not use a nominal entity, trade name, controlled entity, affiliate, or similar arrangement solely to avoid individual accountability or create the appearance of organizational independence.
- If neither the individual evaluator nor an identifiable reviewing organization accepts public accountability for the conclusion, the work may be described only as confidential external quality control and may not be publicly represented as an independent Engagement Conformance Assessment.

General Independence Conditions

- Disqualifying conditions ordinarily include outcome-contingent compensation, material ownership or financial interest, employment or control by the evaluated firm, material referral dependence tied to the result, or substantive participation in the conduct assessed.
- Payment by the evaluated party does not alone destroy independence when compensation is fixed, procedures and conclusions are not controlled, conflicts are disclosed, and the evaluated party does not possess a unilateral right to suppress, alter, condition, or selectively publish the evaluator's completed finding. An assessment designated confidential from the outset is not disqualified on that basis alone.
- Self-assessment and internal compliance review may be useful but may not be represented as independent.
- Reviewer selection and compensation terms must be established before the assessment result is known.
- The evaluator controls the assessment procedures, findings, and conclusion. The evaluated party may provide additional evidence and identify factual errors, but may not control procedures or require the evaluator to alter reasoning, findings, or the conclusion.
- A completed unfavorable or conflicting assessment may not be silently discarded and replaced through opinion shopping. When a later assessment of the same engagement is publicly reported and a prior completed assessment reached a conflicting conclusion, the existence and disposition of the prior assessment must be disclosed. The prior report itself need not be publicly released unless otherwise required.

14. Privacy and Record Handling

- Obtain lawful authorization identifying recipient, purpose, records, and the duration of the client's authorization.
- Use the minimum necessary information and redact account numbers, credentials, Social Security numbers, medical information, and unrelated personal details.
- The Public Summary Report may be transmitted through ordinary delivery methods, including email.
- The confidential Assessment Record must use secure transmission and controlled access.
- The underlying evidence package must use secure transmission and controlled access and must not be publicly circulated.
- Address retention and destruction, as applicable, in the privacy authorization or review agreement. The Standard does not prescribe a universal retention period, and applicable legal, regulatory, contractual, and professional obligations remain unaffected.
- Disclose material incidents or limitations affecting evidence integrity.

Redacted evidence is permitted when redactions protect personally identifiable information, account information, privileged material, or unrelated confidential information and do not obscure facts necessary to assess the applicable criterion. The evaluator must be able to identify the document type, relevant date, source or role of the parties, material content, and relationship to the assessed engagement. Material redactions and any resulting limitations must be documented.

When a redaction prevents reliable evaluation of a necessary fact, the evaluator may request limited additional access or record the resulting evidence limitation.

- Preserve the untouched original in the client or firm record; do not overwrite the original with a redacted copy.
- Create a separately saved review copy bearing the stable engagement or case ID.
- Maintain a short redaction log identifying the category removed, reason, document, and whether the redaction limits any criterion.
- Keep visible the facts needed for the criterion, such as document type, relevant date, party roles, fee terms, amount, service description, signature or acceptance status, material communication, and relationship to the engagement.
- Permit narrowly limited inspection of unredacted material only when necessary and authorized, with the access and retention limitation documented.
- Do not include the underlying evidence package in the Public Summary Report or public case page. Public excerpts, if ever used, should be separately justified and more heavily redacted.

Document Validity. Any assessment is based on documents and information provided; the validity of those documents is not independently authenticated.

15. Correction and Reassessment

Corrections must distinguish factual errors, newly located contemporaneous evidence, evidence created after the engagement, prospective process improvements, and reassessment of a later engagement. Later-created documents cannot retroactively prove that a required contemporaneous condition existed. Reassessment must preserve the original report and issue a dated replacement or supplemental report with a clear change history.

A second Professional Conformance Assessment is permitted when a party disputes an evaluator's judgment. The prior completed assessment must be identified and may not be silently erased or replaced. Conflicting conclusions must remain in the assessment history unless an assessment is withdrawn because of a documented factual or procedural error. Any withdrawal and its basis must be documented.

16. Reporting and Use Restrictions

The confidential Assessment Record contains the evidence inventory, all 21 criterion findings, rationales, limitations, corrective actions, the Economic Completeness Synthesis, Evidence Sufficiency and Reliability Gate, overall determination, and attestation. A detachable Public Summary Report may disclose only the bounded result and necessary context without exposing client evidence.

- Anonymous engagement or case ID.
- Assessment origin, reviewer status, and public attribution model: individually attributed, organization-attributed, or not represented as independent.
- Accountable evaluator or reviewing organization, disclosed capacity, and basis for any representation of independence.
- Governing versions and review date.
- Evidence categories and procedures.
- Overall determination and adverse or unresolved numbered criteria.
- Economic Completeness Synthesis.
- Evidence limitations and sufficiency.
- Essential limitations, report reference, and signature or authorization of the accountable individual or reviewing organization.

Note: No report may be used to represent advisor-wide, firm-wide, permanent, or future conformance. Any authorized phrase, seal, or mark used to communicate the finding must remain attached to the specific report and its limitations.

When an identifiable reviewing organization accepts responsibility for the assessment, the Public Summary Report may omit the individual evaluator's name but must state that the individual evaluator is identified and signed in the confidential Assessment Record.

Historical Engagement Limitation. This engagement occurred before adoption of the cited Verification Standard. The assessment was performed retrospectively and does not imply that Version 1.0 governed the engagement when conducted. The finding reports whether the surviving contemporaneous record, together with any properly identified supplementary evidence, supports conformance with the cited version as of the assessment date.

Default Public Finding Language

The default public formulation is: "Engagement Conformance Finding: Conforms — assessed under the Advice-Only™ Verification Standard, Version 1.0." Independence, when applicable, must be disclosed separately and supported by the requirements of §13. "Verified with Advice-Only™," certification-style language, and any verification seal or mark are reserved unless separately authorized under applicable branding and usage requirements.

17. Version Control

Each published document must identify version number, publication date, effective date, canonical URL, superseded version when applicable, errata location, and change history. An assessment remains governed by the versions cited unless formally reassessed.

Change History

Version 1.0 — Initial adopted version. Pre-adoption review and technical hardening included Quick-Start question-polarity validation; historical-engagement and retrospective-assessment controls; redaction and evidence-handling controls; evaluator competence and organizational accountability requirements; reviewer-independence, assessment-history, publication-control, and completed-finding suppression safeguards; standard-author and administrator independence with version binding and anti-circumvention controls; software and automation accountability; and version-control and governance requirements. All 21 Quick-Start questions were confirmed as positively keyed, with Yes as the structurally favorable response. Pre-adoption technical hardening also clarified related-criterion allocation under Criterion 5, the assessed-engagement boundary under Criterion 6, portability under Criterion 13, and the materiality threshold under Criterion 21. The 21-criterion architecture and materiality classifications were unchanged.

18. Software and Automation Accountability

Software may assist with evidence organization and analysis, but it may not be represented as independently authenticating hidden relationships, conducting human interviews, accepting attestations as inherently reliable, or replacing the accountable evaluator.

Software may collect and organize evidence, identify missing or inconsistent information, map records to criteria, reproduce deterministic Quick-Start logic, and draft analysis for evaluator review. Software must implement the written Standard and may not operate as a separate source of methodology or governing rules. After adoption, a change to software outcome logic or other rule-implementing behavior constitutes a governing-methodology change requiring the applicable published change-control process, unless the change merely corrects the software to conform to the existing written Standard.

Appendix A - Evaluator Attestation

I attest that I applied the cited Verification Standard and Engagement Conformance Assessment to the identified engagement; disclosed my capacity, relevant experience, relationships, compensation, financial interests, conflicts, and limitations material to the assessment; identified the evidence actually examined; performed and documented the procedures stated; did not treat intent, disclosure, satisfaction, or narrative as a waiver of an established structural departure; allocated related facts to their distinct criteria and did not double count one root condition without explaining each separate requirement; completed the Economic Completeness Synthesis and Evidence Sufficiency and Reliability Gate; and limited my conclusion to the engagement, evidence, procedures, date, and governing versions identified.

Field	Entry
Individual evaluator name	
Reviewing organization, if any	
Capacity and relevant experience	
Reviewer status	
Public attribution model	
Individual evaluator signature and date	
Organization authorization signature, when the organization accepts public accountability	

Public Attribution Attestation. When the assessment is publicly attributed to a reviewing organization, the undersigned confirms that the organization accepts responsibility for the assessment and resulting conclusion, and that the individual evaluator who performed or directed the assessment is identified and has signed the confidential Assessment Record.

Appendix B - Version 1.0 Criterion Set

No.	Criterion	Stage	Materiality	N/A permitted
1	Agreement Before Advice	1	Defining Structural Requirement	No
2	Defined Scope and Deliverables	1	Material Requirement	No
3	Substantive Advisory Purpose	1	Material Requirement; elevated to Defining when the assessed engagement was primarily qualification, solicitation, or conversion	No
4	No Asset-Based Access or Qualification	1	Defining Structural Requirement	No
5	Advance Fee Agreement and Direct Client Payment	2	Defining Structural Requirement	No
6	No Implementation-Linked Economic Benefit	2	Defining Structural Requirement	No
7	No Implementation-Linked Relational or Business Advantage	2	Defining Structural Requirement	No

8	Information-Use Independence	2	Material Requirement; elevated to Defining when the information use constitutes prohibited commercial use	No
9	Fact-Based Advice Formation	3	Material Requirement	No
10	Alternatives and Tradeoffs	3	Material Requirement	Yes
11	Recommendation Independence	3	Material Requirement; elevated to Defining when dependence creates implementation-linked influence	No
12	Completion of Agreed Work	4	Material Requirement	No
13	Portable and Independently Usable Advice	4	Material Requirement; elevated to Defining when lack of portability materially restricts client choice	No
14	Documented Completion or Advice-Cycle Boundary	5	Defining Structural Requirement	No
15	No Implementation Authority or Activity During the Advice Engagement	5	Defining Structural Requirement	No
16	Separate Post-Completion Service Decision	5	Defining Structural Requirement	Yes
17	Implementation Optionality	6	Defining Structural Requirement	No
18	Client-Controlled Professional Selection	6	Material Requirement; elevated to Defining when the selection process materially compromises client control or implements a benefit-linked channel	Yes
19	Absence of Pressure or Steering	6	Material Requirement; elevated to Defining when choice is materially restricted or a benefit-linked path is favored	No
20	Chronological and Documentary Integrity	7	Material Requirement	No
21	Truth in Advertising	7	Material Requirement; elevated to Defining for material structural misrepresentation or inducement	No

UNNUMBERED CONTROLS

Economic Completeness Synthesis: Supported / Not Supported / Unable to Conclude. Evidence Sufficiency and Reliability Gate: Sufficient to Determine / Insufficient to Determine.