ADVICE-ONLY™ SAMPLE EVIDENCE PACKET

Evidence Index

AO-SAMPLE-026 | Illustrative records, relevance, and limitations.

FICTIONAL TRAINING MATERIAL. All people, firms, dates, balances, and events are invented. This is not an official assessment, legal advice, or a guarantee of any finding.

Case identification

Clients: Jordan and Riley Mercer   **Advisor / firm:** Alex Morgan, CFP® / Northline Financial Planning, LLC

Period: April 6–May 28, 2026   **Fee:** $2,400 fixed planning fee, paid directly by clients

Scope: One-time plan covering retirement readiness, cash reserves, debt decisions, investment allocation principles, and tax questions for discussion with the clients' tax professional.

Inventory

ID	Record	Date	Potential relevance	Source / limitation
E-01	Inquiry and scheduling emails	Apr 6–8	Access, initial request, and how the clients came to the advisor	Original email export; full thread should be retained.
E-02	Initial-fit call note	Apr 8	Scope fit and stated needs	Advisor-authored; no recording.
E-03	Signed engagement agreement	Apr 10	Scope, fixed fee, payment obligation, exclusions, completion boundary	Signed electronically before substantive planning, according to sample chronology.
E-04	Invoice and accounting ledger	Apr 10 / May 22	Fee amount, billed party, no implementation contingency	System record; reconcile with bank evidence.
E-05	Payment processor receipt	May 22	Direct client payment	System-generated; payment followed delivery.
E-06	Client questionnaire and checklist	Apr 13–20	Facts, objectives, constraints, assumptions	Client-submitted; verify material facts where appropriate.
E-07	Analysis workbook and scenario notes	Apr 21–May 8	Fact-based analysis, alternatives, tradeoffs, version history	Inspect actual version history and assumptions.
E-08	Draft and final plan	May 12 / May 20	Recommendations, alternatives, limitations, portability	Compare retained final with delivered file.
E-09	Client/advisor communications	May 11–21	Clarifications, referral discussion, follow-up conduct	One phone call summarized by advisor only.
E-10	Final delivery and completion email	May 20	Delivery, agreed scope completion, advice-cycle boundary	Timestamped email; client acknowledged receipt.
E-11	Implementation-boundary statement	May 10 / May 20	No trading, custody, management, or implementation in scope	Included in agreement and delivery email.
E-12	Outside-professional discussion record	May 14–19	Client choice and referral/steering considerations	Advisor note and email; no referral agreement identified.
E-13	Firm compensation/relationship attestation	May 25	Insider representation about compensation and relationships	Not independent confirmation; scope of review limited.
E-14	CRM activity export	Apr 6–May 25	Chronology and potential later-service/implementation activity	Archived texts not independently tested.

ID	Record	Date	Potential relevance	Source / limitation
E-15	Public services-page capture	May 5	Truth and consistency of public representations	Single capture; not a full website crawl.
E-16	Client confirmation questionnaire	May 28	Retrospective corroboration of fee understanding and conduct	Recall is retrospective; compare with contemporaneous records.

Handling notes

- Preserve originals and metadata where practical; distinguish originals from working copies.
- Record evidence actually examined, not merely received or listed.
- For material conflicts, identify competing records, reliability factors, additional procedures, and remaining uncertainty.
- An attestation, client confirmation, agreement clause, or absence of a record is not automatically conclusive.
- Redact personal identifiers and account numbers before public distribution.