ADVICE-ONLY™ SAMPLE EVIDENCE PACKET

Illustrative Engagement Agreement

A fictional excerpt demonstrating terms a reviewer may compare with the actual engagement record.

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.

Sample exhibit only—not a client-ready contract or legal form. It omits jurisdiction-specific and regulatory terms.

Parties and effective date

This agreement is between Jordan and Riley Mercer ("Clients") and Alex Morgan, CFP®, of Northline Financial Planning, LLC ("Advisor"). Effective when signed by both parties on April 10, 2026.

Scope

Advisor will prepare a one-time household financial plan addressing retirement readiness, cash reserves, debt decisions, investment allocation principles, and tax-planning questions for discussion with the Clients' tax professional. The final written plan and one clarification follow-up within 14 calendar days after delivery are included.

Fee and payment

The fixed fee is $2,400. The Clients are directly obligated to pay. The fee is not calculated by assets managed, products purchased, accounts transferred, provider selection, or whether recommendations are implemented. Payment is due within two calendar days after delivery; payment timing does not make the fee contingent on implementation.

Implementation boundary

This engagement excludes investment management, custody, discretionary authority, account opening, asset transfer, trading, product sale, transaction execution, ongoing monitoring, and implementation services. Advisor will not execute recommendations under this agreement.

Outside professionals and information use

Clients control whether to consult any outside professional and whom to select. No referral payment, reciprocal referral obligation, quota, or exclusive provider arrangement is part of this engagement. Information is used for advice delivery, administration, recordkeeping, professional obligations, and client-authorized coordination—not undisclosed cross-selling, lead generation, or implementation-linked commercial advantage.

Completion and later services

The engagement ends when the agreed written plan and included clarification follow-up are delivered or the parties otherwise document a close. Any later service requires a separate discussion and separate written agreement before that service begins.

Fictional signatures

Jordan Mercer — signed electronically April 10, 2026
Riley Mercer — signed electronically April 10, 2026
Alex Morgan, CFP® — signed electronically April 10, 2026