ADVICE-ONLY™ SAMPLE EVIDENCE PACKET

Illustrative Planning Deliverable Excerpt

A fictional excerpt showing fact-to-analysis linkage, alternatives, limitations, and portability.

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.

Client objectives

- Assess whether retirement around age 63 appears feasible under stated assumptions.
- Maintain a six-month cash reserve without unnecessarily delaying debt decisions.
- Compare investment allocation approaches without requiring a particular manager or custodian.
- Identify tax questions requiring review by the Clients' tax professional.

Facts and assumptions

Input	Illustrative fact / assumption	Source / limitation
Household income	Combined gross income about $210,000	Client questionnaire; verify tax records if relied upon.
Retirement target	Jordan age 63; Riley age 62	Client-stated goal, not guaranteed.
Cash reserve	About $48,000	Client account summary; no institution confirmation.
Mortgage	Fixed rate; 18 years remaining	Client statement and monthly statement excerpt.
Pension estimate	Preliminary; not verified	Plan flags as unresolved assumption.

Alternatives and tradeoffs

The working file compares (a) maintaining savings and accelerating debt repayment, (b) increasing retirement contributions while preserving a defined cash reserve, and (c) a staged approach subject to tax-professional review. The alternatives differ in liquidity, debt cost, tax uncertainty, and flexibility.

Recommendation excerpt

Subject to verifying the pension estimate and tax review, preserve the agreed reserve range and compare additional retirement contributions with mortgage prepayment using current tax and interest assumptions. Investment allocation should reflect risk capacity, time horizon, liquidity needs, and the total portfolio—not a requirement to hire the Advisor or a named manager.

Limitations and portability

This is planning analysis, not tax or legal advice and not an instruction to trade. Clients may implement independently, consult another professional, delay, or take no action. The analysis and assumptions are provided in a portable PDF.

Reviewer attention points

- Confirm workpapers predate final recommendations.
- Assess whether the unverified pension estimate materially undermines the advice.
- Check the full file for omitted alternatives or provider-specific recommendations.

- Verify the final deliverable was sent and matches the retained version.