ADVICE-ONLY™ SAMPLE EVIDENCE PACKET

Reviewer Walkthrough and Limitations

An illustrative review approach, not an official professional finding.

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.

1. Define the review

The review is limited to the Mercer household engagement and bounded advice cycle dated April 6–May 22, 2026. It does not establish advisor-wide or firm-wide status. The Verification Standard, Version 1.0, controls; the Assessment operationalizes it.

2. Evidence reliability

The signed agreement, timestamped emails, final deliverable, invoice, ledger, and payment record may be strong evidence for the facts within their competence. Evaluate authenticity, contemporaneity, independence, completeness, and consistency. A signed document proves what was written, not necessarily what occurred in every conversation.

3. Issues to test

Issue	What the sample suggests	What remains to test
Fee paid after delivery	Fixed fee and direct obligation agreed before planning; payment followed delivery.	Confirm no substantive advice preceded agreement and no implementation-linked fee adjustment existed.
Pension estimate unverified	Plan flags a preliminary estimate.	Assess materiality to recommendations; inspect workpapers and communications.
Referral discussion	Several provider-selection paths offered; no compensation claimed.	Trace relevant relationships and test whether choice was genuinely client-controlled.
Completion / follow-up	Delivery email closes work but leaves a bounded clarification window.	Determine whether later contacts stayed within scope or became a new service.
No implementation identified	Agreement and emails exclude implementation; CRM and attestation available.	Consider account, trading, transfer, workflow, communication, and client corroboration.
Retrospective client confirmation	May corroborate understanding and conduct.	Treat as retrospective; compare with contemporaneous records.

4. Gaps and conflicts

The sample lacks a recording of the initial-fit call and does not independently test every archived text or external relationship. Those are limitations, not automatic proof of conformance or nonconformance. The response depends on the criterion, risk indicators, corroboration, and whether the unresolved fact is necessary to resolve a defining requirement.

5. Economic Completeness and sufficiency

Economic Completeness must be derived from the underlying findings concerning direct client payment, implementation-linked economic benefit, completion of agreed work, and portability. It is not a separate criterion. Before an overall determination, identify unresolved defining criteria, material conflicts, enhanced procedures, and remaining limitations. Necessary defining conditions that remain unresolved ordinarily require Unable to Determine.

6. What this walkthrough does not do

- It assigns no official Met / Not Met / Insufficient Evidence findings.
- It issues no overall Conforms, Does Not Conform, or Unable to Determine result.
- It does not treat a curated packet as proof that omitted evidence does not exist.
- It does not create a scoring system or allow favorable criteria to offset a defining failure.
- It does not imply AdviceOnly.info received or approved this fictional case.

The purpose of a public sample is to teach evidence organization and disciplined evaluation—not to imply that copying a packet automatically produces a particular result.