

ADVICE-ONLY™

Engagement Conformance Assessment

Quick-Start Self-Check & Professional Assessment

Effective September 15, 2026

Version 1.0

CONTROLLING RELATIONSHIP

The Advice-Only™ Verification Standard, Version 1.0, controls the Professional Conformance Assessment. This Assessment operationalizes the Standard and does not independently alter the governing methodology, criteria, classifications, or assessment rules.

Choose Your Review Path

Use one path for one identified completed engagement or bounded advice cycle. Do not evaluate an advisor or firm generally.

QUICK-START SELF-CHECK For clients or other users making a plain-language first pass. Answer 21 Yes / No / Not sure questions from your direct experience and records already available to you. No document inventory or intake worksheet is required before you begin. BEGIN ON THE NEXT PAGE	PROFESSIONAL CONFORMANCE ASSESSMENT For professionals, researchers, advisors performing disclosed self-assessment, or other reviewers. Begin at Professional Assessment Setup after the Quick-Start section. The professional lane uses evidence records, formal criterion findings, synthesis, an evidence-sufficiency gate, and evaluator attestation. SKIP TO PROFESSIONAL ASSESSMENT SETUP
Three rules for Quick-Start: review one specific engagement; answer only from what you experienced or can reasonably check; and treat the result as a screening outcome—not a formal conformance finding.	
Quick-Start limitation Quick-Start responses do not authenticate records, trace hidden compensation or relationships, apply professional evidence weighting, or automatically become professional findings.	

PART A | QUICK-START SELF-CHECK

Start here. No intake form is required before Criterion 1.

QUICK-START 1 of 21

The Agreement Must Come Before the Advice

Client question

Was a written advisory agreement effective before you received individualized financial analysis, recommendations, or other substantive advice?

☐ Yes ☐ No ☐ Not sure

Why this matters

This is a core safeguard. A No or unresolved Not sure means this issue deserves closer professional review.

Records to check

Signed agreement; effective date; meeting chronology; communications; invoice or payment record.

Keep in mind

This question tests when fiduciary advisory work began. It does not require final recommendations before adequate facts were gathered.

Notes / record to check: _____

QUICK-START 2 of 21

Defined Scope and Deliverables

Client question

Before or when the work began, did the written agreement clearly explain the advice, , scope, or deliverables you were purchasing?decisions

☐ Yes ☐ No ☐ Not sure

Why this matters

This is an important review point. A No or Not sure may require closer review.

Records to check

Agreement; engagement letter; proposal; deliverables list; written scope clarifications.

Keep in mind

This question tests the benchmark for what the client purchased. Completion is tested later against that benchmark.

Notes / record to check: _____

Client question

Was the paid work used to understand your facts and provide analysis or advice - not mainly to qualify you or sell a larger implementation relationship?

☐ Yes ☐ No ☐ Not sure

Why this matters

This is an important review point. A No or Not sure may require closer review.

Records to check

Agenda; meeting notes; data requests; analysis; follow-up summary; proposal communications.

Keep in mind

This question tests the purpose of the paid interaction, not whether every recommendation was final at the first meeting.

Notes / record to check: _____

Client question

Was access to this Advice-Only™ engagement available without an asset minimum or screening based on your wealth, account size, or likelihood of transferring assets?

☐ Yes ☐ No ☐ Not sure

Why this matters

This is a core safeguard. A No or unresolved Not sure means this issue deserves closer professional review.

Records to check

Website or service terms; proposal; intake or eligibility materials; communications; fee schedule; qualification records.

Keep in mind

This question concerns access and qualification. Fees may vary for documented scope, complexity, time, or work required.

Notes / record to check: _____

Client question

Was the advice fee disclosed or agreed in advance, with you directly responsible for paying for the advice?

☐ Yes ☐ No ☐ Not sure

Why this matters

This is a core safeguard. A No or unresolved Not sure means this issue deserves closer professional review.

Records to check

Agreement; fee schedule or quote; invoice; payment responsibility; payment record.

Keep in mind

This question concerns who purchased and paid for the advice. It does not determine whether later implementation created revenue or changed the fee.

Notes / record to check: _____

Client question

To the best of your knowledge, did the advice remain independent of any financial benefit the advisor or firm could receive from how, where, whether, or with whom you implemented it?

☐ Yes ☐ No ☐ Not sure

Why this matters

This is a core safeguard. A No or unresolved Not sure means this issue deserves closer professional review.

Records to check

ADV or disclosures; accounting; invoices; compensation records; referral, affiliate, platform, custody, revenue-sharing, and later agreements.

Keep in mind

This question concerns implementation-linked financial value that was expected from, contingent on, activated within, or influential in the advice engagement. It does not ask whether the original advice fee was disclosed or whether a separate compensated service merely existed.

Notes / record to check: _____

QUICK-START
7 of 21

No Implementation-Linked Relational or Business Advantage

Client question

To the best of your knowledge, was the implementation path free of referral exchanges, lead sharing, professional favors, visibility, preferred access, or future-business benefits for the advisor or related parties?

☐ **Yes** ☐ **No** ☐ **Not sure**

Why this matters

This is a core safeguard. A No or unresolved Not sure means this issue deserves closer professional review.

Records to check

Referral policies and records; communications; professional relationships; client confirmation; attestation; targeted corroboration.

Keep in mind

This question concerns benefits or expectations behind the recommendation. Provider selection and actual steering are tested separately.

Notes / record to check: _____

QUICK-START
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Information-Use Independence

Client question

Was your engagement information used only for advice, billing, administration, professional obligations, and coordination you authorized - not for undisclosed sales, referrals, lead generation, cross-selling, or other conflicting commercial benefit?

☐ **Yes** ☐ **No** ☐ **Not sure**

Why this matters

This is an important review point. A No or Not sure may require closer review.

Records to check

Agreement; privacy notice; CRM or workflow; data-use records; referral or affiliate arrangements; marketing communications.

Keep in mind

This question tests how engagement information was used. It does not replace the separate economic or relational-benefit tests.

Notes / record to check: _____

Client question

Were your relevant facts, assumptions, objectives, and constraints gathered before the recommendations were finalized?

☐ Yes ☐ No ☐ Not sure

Why this matters

This is an important review point. A No or Not sure may require closer review.

Records to check

Client data; notes; assumptions; analysis; planning records.

Keep in mind

This question tests whether advice was grounded in the client's facts. Alternatives and provider independence are tested separately.

Notes / record to check: _____

Client question

Were meaningful alternatives and their important tradeoffs, assumptions, costs, risks, and limitations considered?

☐ Yes ☐ No ☐ Not sure ☐ Not Applicable

Why this matters

This is an important review point. A No or Not sure may require closer review. Use Not Applicable only when no meaningful alternative existed and that absence is documented.

Records to check

Scenarios; comparisons; planning memorandum; recommendation rationale.

Keep in mind

This question tests the analysis of meaningful choices, not whether every conceivable option was modeled.

Notes / record to check: _____

Client question

Could the recommendation remain substantively valid with another suitable product, custodian, manager, provider, or implementation relationship unless a specific choice was supported by a client-centered reason?

☐ Yes ☐ No ☐ Not sure

Why this matters

This is an important review point. A No or Not sure may require closer review.

Records to check

Analysis; recommendation rationale; provider or product comparisons; client-specific requirements; alternatives.

Keep in mind

This question concerns the recommendation itself - not whether the final document contained enough detail to implement it.

Notes / record to check: _____

Client question

Did you receive the agreed advisory work, or were any unfinished items and material limitations clearly identified?

☐ Yes ☐ No ☐ Not sure

Why this matters

This is an important review point. A No or Not sure may require closer review.

Records to check

Final deliverable; scope checklist; delivery record; limitations; follow-up communications.

Keep in mind

This question tests completion against the agreed scope. Portability and later client freedom are tested separately.

Notes / record to check: _____

Client question

Could you understand and use the completed advice yourself or with another qualified professional?

☐ Yes ☐ No ☐ Not sure

Why this matters

This is an important review point. A No or Not sure may require closer review.

Records to check

Final plan or memorandum; calculations; assumptions; action steps; specifications; material rationale and limitations.

Keep in mind

This question concerns what the completed deliverable contains. It does not decide whether the recommendation favored a provider.

Notes / record to check: _____

Client question

Was there a clear, documented point when the engagement or assessed advice cycle was complete?

☐ Yes ☐ No ☐ Not sure

Why this matters

This is a core safeguard. A No or unresolved Not sure means this issue deserves closer professional review.

Records to check

Completion notice; delivery record; cycle statement; invoice; follow-up communication.

Keep in mind

This boundary is required even when no later implementation or service occurred.

Notes / record to check: _____

QUICK-START
15 of 21

**No Implementation Authority or
Activity During the Advice Engagement**

Client question

Before the advice engagement was complete, did the advisor avoid taking control of implementation - such as trading, managing or monitoring assets, opening or transferring accounts, or submitting product applications?

☐ Yes ☐ No ☐ Not sure

Why this matters

This is a core safeguard. A No or unresolved Not sure means this issue deserves closer professional review.

Records to check

Advisory and later-service agreements; authority forms; account-opening or transfer records; product applications; execution, trading, monitoring, or management records; chronology.

Keep in mind

Education, decision support, checklists, neutral technical specifications, and client-authorized coordination are permitted; authority and execution are not.

Notes / record to check: _____

QUICK-START
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**Separate Post-Completion Service
Decision**

Client question

If later implementation or another service occurred, did it begin only after completion through a separate, client-controlled decision, with a separate agreement where applicable?

☐ Yes ☐ No ☐ Not sure ☐ Not Applicable

Why this matters

This is a core safeguard. A No or unresolved Not sure means this issue deserves closer professional review. Use Not Applicable only when no later service occurred and there is a reasonable basis to conclude no post-completion service decision is presently part of the sequence. If it is simply too soon to know whether a later service decision will occur, choose Not sure rather than Not Applicable.

Records to check

Completion record; client request or authorization; separate agreement; effective date; later invoice; service commencement record.

Keep in mind

A Not Applicable answer here does not satisfy or replace the mandatory completion-boundary and no-implementation-activity criteria.

Notes / record to check: _____

Client question

After receiving the advice, could you implement it yourself, use another provider, wait, or take no action without penalty, loss of service, or worse treatment?

☐ Yes ☐ No ☐ Not sure

Why this matters

This is a core safeguard. A No or unresolved Not sure means this issue deserves closer professional review.

Records to check

Agreement; fee, refund, or credit terms; deliverable; communications; client confirmation.

Keep in mind

This question concerns the consequences of the client's later choice. Recommendation independence and deliverable portability are tested separately.

Notes / record to check: _____

Client question

If an outside professional or provider was suggested, did you retain meaningful control over the choice and remain free to use someone else?

☐ Yes ☐ No ☐ Not sure ☐ Not Applicable

Why this matters

This is an important review point. A No or Not sure may require closer review. Use Not Applicable only when no outside professional or provider was identified or suggested.

Records to check

Referral communications; rationale; alternatives; disclosures; client authorization; relationship inquiry.

Keep in mind

One provider does not automatically fail when there is a documented client-centered reason, no prohibited advantage, and meaningful freedom to choose another.

Notes / record to check: _____

QUICK-START
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Absence of Pressure or Steering

Client question

Did communications avoid pressure, retaliation, artificial urgency, or steering toward an implementation path connected to advisor benefit?

☐ Yes ☐ No ☐ Not sure

Why this matters

This is an important review point. A No or Not sure may require closer review.

Records to check

Emails; call notes; meeting summaries; proposals; client confirmation; relationship and compensation records.

Keep in mind

This question concerns communications and conduct. Economic and relational arrangements are determined separately.

Notes / record to check: _____

QUICK-START
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Chronological and Documentary Integrity

Client question

Do the access terms, agreement, fee records, advice formation, delivery, completion, any implementation authority or activity, and any later service form a materially consistent timeline?

☐ Yes ☐ No ☐ Not sure

Why this matters

This is an important review point. A No or Not sure may require closer review.

Records to check

Entire evidence inventory; timestamps; communications; invoices; deliverables; authority and activity records; later records.

Keep in mind

This question tests whether the record is coherent enough to evaluate the structure. Minor administrative gaps do not automatically fail.

Notes / record to check: _____

Client question

Did the website, proposal, and communications avoid any material misstatement about the assessed engagement's access terms, compensation, referrals, implementation boundaries, authority or activity, custody or discretion, and later relationships?

☐ Yes ☐ No ☐ Not sure

Why this matters

Records to check

Keep in mind

This is an important review point. A No or Not sure may require closer review.

Website or archive; proposal; agreement; marketing materials; client communications; service descriptions.

This question concerns representations material to the assessed engagement, not unrelated or immaterial marketing defects.

Notes / record to check: _____

QUICK-START SUMMARY & DECLARATION

Complete this section after all 21 Quick-Start questions. Do not calculate a percentage or issue a formal conformance determination.

No.	Criterion	Response / issue
1	The Agreement Must Come Before the Advice	☐ Yes ☐ No ☐ Not sure
2	Defined Scope and Deliverables	☐ Yes ☐ No ☐ Not sure
3	Substantive Advisory Purpose	☐ Yes ☐ No ☐ Not sure
4	No Asset-Based Access or Qualification	☐ Yes ☐ No ☐ Not sure
5	Advance Fee Agreement and Direct Client Payment	☐ Yes ☐ No ☐ Not sure
6	No Implementation-Linked Economic Benefit	☐ Yes ☐ No ☐ Not sure
7	No Implementation-Linked Relational or Business Advantage	☐ Yes ☐ No ☐ Not sure
8	Information-Use Independence	☐ Yes ☐ No ☐ Not sure
9	Fact-Based Advice Formation	☐ Yes ☐ No ☐ Not sure
10	Alternatives and Tradeoffs	☐ Yes ☐ No ☐ Not sure ☐ N/A
11	Recommendation Independence	☐ Yes ☐ No ☐ Not sure
12	Completion of Agreed Work	☐ Yes ☐ No ☐ Not sure
13	Portable and Independently Usable Advice	☐ Yes ☐ No ☐ Not sure
14	Documented Completion or Advice-Cycle Boundary	☐ Yes ☐ No ☐ Not sure
15	No Implementation Authority or Activity During the Advice Engagement	☐ Yes ☐ No ☐ Not sure
16	Separate Post-Completion Service Decision	☐ Yes ☐ No ☐ Not sure ☐ N/A
17	Implementation Optionality	☐ Yes ☐ No ☐ Not sure

No.	Criterion	Response / issue
18	Client-Controlled Professional Selection	☐ Yes ☐ No ☐ Not sure ☐ N/A
19	Absence of Pressure or Steering	☐ Yes ☐ No ☐ Not sure
20	Chronological and Documentary Integrity	☐ Yes ☐ No ☐ Not sure
21	Truth in Advertising	☐ Yes ☐ No ☐ Not sure

Quick-Start Outcome

If any response is No, the outcome is Further Review Recommended. If there are no No responses but one or more responses are Not sure, the outcome is Insufficient Information for a Meaningful Self-Check. Only when every applicable response is Yes or a permitted Not Applicable is the outcome No Obvious Structural Concern Identified. No percentage, score, weighting, or materiality classification is used to determine the Quick-Start outcome.

Field	Client entry
Self-check outcome	☐ No obvious structural concern identified ☐ Further review recommended ☐ Insufficient information for a meaningful self-check
Criteria or issues requiring review	
Records or questions to follow up	

Client Self-Check Declaration

I completed this Quick-Start Self-Check for one identified engagement or advice cycle. My answers reflect my direct experience and the records I chose to review. I understand that this screening result is not a professional Engagement Conformance Finding and does not certify or evaluate the advisor or firm generally.

Identity and signature are optional. The Quick-Start Self-Check may be completed anonymously. These fields are provided only for users who choose to create a printable or retained personal record after completing the self-check.

Field	Client entry
Client name or anonymized ID (optional)	
Advisor and firm	
Engagement or advice cycle reviewed	
Approximate engagement period	
Completion date	
Signature / acknowledgement (optional)	

Professional Assessment Setup

Complete this setup before beginning Professional Criterion 1. It identifies the engagement, reviewer capacity, governing versions, relevant relationships, and assessment conditions.

Field	Evaluator entry
Engagement or case ID	
Client anonymized ID	
Advisor and firm	
Engagement or advice-cycle period	
Assessment origin	
Temporal relationship to the Standard — Post-effective-date / Historical, retrospectively assessed / Spans versions	
Historical-application limitation included — Yes / No / N/A	
Individual evaluator name	
Reviewing organization, if any	
Public attribution model — Individual / Organization	
Evaluator capacity, relevant experience, and basis for competence (education, experience, training, or other demonstrated competence)	Continuation ref (if used): _____
Relationships to client, advisor, firm, and engagement	Continuation ref (if used): _____
Compensation arrangement	
Known conflicts, financial interests, and limitations	Continuation ref (if used): _____
Participation, if any, in designing or conducting the assessed engagement	Continuation ref (if used): _____
Restrictions, if any, on assessment procedures or conclusions	Continuation ref (if used): _____

Engagement access or qualification basis	Continuation ref (if used): _____
Existing implementation, trading, management, custody/control, or account authority relevant to the client	Continuation ref (if used): _____
Whether any authority was inside, outside, or potentially overlapping the assessed cycle	Continuation ref (if used): _____
Prior completed assessment(s) of this engagement, if any — identification and disposition	Continuation ref (if used): _____
Procedures planned	Continuation ref (if used): _____

Version Binding

Governing instrument	Version / date
Formal Definition	https://adviceonly.info/
Standards of Practice	https://adviceonly.info/
Verification Standard	Version 1.0
Engagement Conformance Assessment	Version 1.0
Assessment date	

Assessment Rules at a Glance

The Verification Standard controls in the event of inconsistency.

- Assess the identified engagement, not the advisor or firm generally.
- Base formal findings on sufficient evidence—not intent, disclosure, satisfaction, or reputation alone.
- Do not use percentage scoring or average away a defining structural failure.
- Never convert a Quick-Start response automatically into a professional finding.
- Record unresolved evidence using the findings and evidence-sufficiency rules in the Standard.
- Apply the governing version identified in this Assessment Record.

Professional Evidence Inventory

Record only evidence actually examined. Quick-Start responses are not a substitute. Evaluate evidence for relevance, authenticity, contemporaneity, independence, completeness, and consistency; no category automatically controls.

ID	Record / date / source	Primary / related criteria	Redaction — category / reason / limits a criterion?	Reliability, conflicts & limits
E-				
E-				
E-				
E-				
E-				
E-				
E-				
E-				
E-				
E-				
E-				

Add or duplicate evidence rows as needed. Shared evidence may be cross-referenced without duplicating the underlying record. For any redacted evidence, identify the category removed, reason for redaction, document, and whether the redaction limits any criterion. If more than twelve records are examined, continue in the Evidence Inventory Continuation section and keep the same ID sequence.

Professional Finding Controls

These are operating controls for the Professional Conformance Assessment. Complete governing rules remain in the Advice-Only™ Verification Standard, Version 1.0.

Criterion Findings

Criterion 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.

Criterion finding	Meaning
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..

Materiality Classifications

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.

Overall Determinations

Determination	Rule
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.

PROFESSIONAL 21-CRITERION ASSESSMENT

Apply the controlling technical test to each criterion, cite the evidence actually examined, and complete the professional assessment record. Quick-Start answers, if any, are separate and do not control. Complete each visible entry at normal text size. If more space is needed, enter a continuation reference and continue on the Continuation Sheet; do not reduce type size or omit material information to make an entry fit.

Stage 1 | Establish Access and the Advice Engagement

PROFESSIONAL CRITERION 1

Agreement Before Advice

Formal criterion	Controlling technical test
Conformance test	Was an effective written advisory agreement in place before individualized analysis, recommendations, or other substantive advisory services began?
Governing standard	Administrative scheduling, document requests, and general service information may occur beforehand, but individualized analysis or advice may not.
Criterion focus and boundary	The criterion concerns the start of the advisory relationship, not the later completeness or quality of the advice.
Expected evidence	Signed agreement; effective date; chronology; communications; invoice or payment record.
Failure indicators	Individualized advice before the agreement became effective; retrospective agreement creation; paid analysis performed before the relationship was documented.
Permitted findings	Met / Not Met / Insufficient Evidence
Materiality classification	Defining Structural Requirement
Effect on overall determination	A supported Not Met finding defeats conformance. Insufficient Evidence concerning a necessary condition of this criterion ordinarily results in Unable to Determine.

Professional Assessment Record

Field	Evaluator entry
Evidence IDs examined	
Finding	☐ Met ☐ Not Met ☐ Insufficient Evidence
Factual basis and rationale	Continuation ref (if used): _____
Conflicting or missing evidence	Continuation ref (if used): _____
Primary root issue and related-criterion cross-references	Continuation ref (if used): _____

Judgment, materiality, or elevation decision	Continuation ref (if used): _____
Additional procedures performed	Continuation ref (if used): _____
Corrective action or follow-up	Continuation ref (if used): _____
Could additional evidence change the result? ☐ No ☐ Yes - explain	Continuation ref (if used): _____

PROFESSIONAL CRITERION 2

Defined Scope and Deliverables

Formal criterion	Controlling technical test
Conformance test	Did the agreement identify the advisory purpose, scope, and deliverables or decision objectives purchased by the client?
Governing standard	The engagement must provide an objective benchmark for what was purchased and later completed.
Criterion focus and boundary	This criterion establishes scope; it does not decide whether the promised work was ultimately delivered.
Expected evidence	Agreement; engagement letter; proposal; deliverables list; scope clarifications.
Failure indicators	Vague or indeterminate scope; material scope defined only after work began; scope changed to fit an implementation opportunity.
Permitted findings	Met / Not Met / Insufficient Evidence
Materiality classification	Material Requirement
Effect on overall determination	Apply the materiality rule. Elevate only when the recorded facts materially compromise a safeguard, advice independence, or completeness.

Professional Assessment Record

Field	Evaluator entry
Evidence IDs examined	
Finding	☐ Met ☐ Not Met ☐ Insufficient Evidence

Factual basis and rationale	Continuation ref (if used): _____
Conflicting or missing evidence	Continuation ref (if used): _____
Primary root issue and related-criterion cross-references	Continuation ref (if used): _____
Judgment, materiality, or elevation decision	Continuation ref (if used): _____
Additional procedures performed	Continuation ref (if used): _____
Corrective action or follow-up	Continuation ref (if used): _____
Could additional evidence change the result? ☐ No ☐ Yes - explain	Continuation ref (if used): _____

PROFESSIONAL CRITERION 3

Substantive Advisory Purpose

Formal criterion	Controlling technical test
Conformance test	Was the initial paid work conducted for fact gathering, analysis, and advisory value rather than primarily qualification, promotion, or conversion activity?
Governing standard	Paid intake and analysis are substantive advisory work. Final recommendations need not precede adequate fact gathering.
Criterion focus and boundary	Asset-based access is tested separately under Criterion 4. Compensation pathways are tested under Criteria 5-7.
Expected evidence	Agenda; meeting notes; data requests; analysis; follow-up summary; proposals and communications.

Formal criterion	Controlling technical test
Failure indicators	Meeting primarily sells asset transfer, product, or larger implementation relationship; advice withheld to induce conversion; paid session functions as sales screening.
Permitted findings	Met / Not Met / Insufficient Evidence
Materiality classification	Material Requirement; elevated to Defining when the assessed engagement was primarily qualification, solicitation, or conversion
Effect on overall determination	Apply the materiality and elevation rule. A defining elevation defeats conformance.

Professional Assessment Record

Field	Evaluator entry
Evidence IDs examined	
Finding	☐ Met ☐ Not Met ☐ Insufficient Evidence
Factual basis and rationale	Continuation ref (if used): _____
Conflicting or missing evidence	Continuation ref (if used): _____
Primary root issue and related-criterion cross-references	Continuation ref (if used): _____
Judgment, materiality, or elevation decision	Continuation ref (if used): _____
Additional procedures performed	Continuation ref (if used): _____
Corrective action or follow-up	Continuation ref (if used): _____
Could additional evidence change the result? ☐ No ☐ Yes - explain	Continuation ref (if used): _____

PROFESSIONAL CRITERION 4

No Asset-Based Access or Qualification

Formal criterion	Controlling technical test
Conformance test	Was access to, priority for, scope of, or continuation of the assessed Advice-Only™ engagement free from asset minimums and screening based on wealth, account size, or expected asset transfer?
Governing standard	Advice-Only™ engagements may not use wealth, investable assets, account size, or likely implementation value as an eligibility or priority condition.
Criterion focus and boundary	The criterion does not require identical pricing or scope for all clients. Legitimate differences must be based on documented advisory work rather than wealth or implementation potential.
Expected evidence	Website and service descriptions; intake or eligibility materials; proposal; communications; fee schedule; qualification and scheduling records.
Failure indicators	Express or implicit asset minimum; client rejected, deprioritized, or offered reduced access because of wealth or account size; access conditioned on expected asset transfer or AUM opportunity.
Permitted findings	Met / Not Met / Insufficient Evidence
Materiality classification	Defining Structural Requirement
Effect on overall determination	A supported Not Met finding defeats conformance. Insufficient Evidence concerning a necessary condition of this criterion ordinarily results in Unable to Determine.

Professional Assessment Record

Field	Evaluator entry
Evidence IDs examined	
Finding	☐ Met ☐ Not Met ☐ Insufficient Evidence
Factual basis and rationale	Continuation ref (if used): _____
Conflicting or missing evidence	Continuation ref (if used): _____
Primary root issue and related-criterion cross-references	Continuation ref (if used): _____

Judgment, materiality, or elevation decision	Continuation ref (if used): _____
Additional procedures performed	Continuation ref (if used): _____
Corrective action or follow-up	Continuation ref (if used): _____
Could additional evidence change the result? ☐ No ☐ Yes - explain	Continuation ref (if used): _____

Stage 2 | Establish Commercial Independence

PROFESSIONAL CRITERION 5

Advance Fee Agreement and Direct Client Payment

Formal criterion	Controlling technical test
Conformance test	Was the advice fee disclosed or agreed before substantive advisory work, and was the client directly obligated to pay the advisor under the disclosed advice engagement?
Governing standard	Economic value for the advice must flow directly from the client under explicit, transparent fee terms. An implementation provider may not subsidize the advice.
Criterion focus and boundary	This criterion tests fee formation, client obligation, and payment source - not pricing adequacy or downstream economic benefits.
Expected evidence	Agreement; fee schedule or quote; invoice; payment processor or accounting record; third-party payment records, if any.
Failure indicators	Undisclosed fee; fee established only after substantive work; third-party implementation provider pays or subsidizes the advice; client has no direct payment obligation.
Permitted findings	Met / Not Met / Insufficient Evidence
Materiality classification	Defining Structural Requirement

Formal criterion	Controlling technical test
Effect on overall determination	A supported Not Met finding defeats conformance. Insufficient Evidence concerning a necessary condition of this criterion ordinarily results in Unable to Determine.

Professional Assessment Record

Field	Evaluator entry
Evidence IDs examined	
Finding	☐ Met ☐ Not Met ☐ Insufficient Evidence
Factual basis and rationale	Continuation ref (if used): _____
Conflicting or missing evidence	Continuation ref (if used): _____
Primary root issue and related-criterion cross-references	Continuation ref (if used): _____
Judgment, materiality, or elevation decision	Continuation ref (if used): _____
Additional procedures performed	Continuation ref (if used): _____
Corrective action or follow-up	Continuation ref (if used): _____
Could additional evidence change the result? ☐ No ☐ Yes - explain	Continuation ref (if used): _____

PROFESSIONAL CRITERION 6

No Implementation-Linked Economic Benefit

Formal criterion	Controlling technical test
Conformance test	Did any implementation path create, preserve, or protect economic value for the advisor, firm, affiliate, or related party in a manner that was expected from, contingent on, activated within, or otherwise influential in the assessed engagement?
Governing standard	No new, retained, protected, waived, credited, or contingent implementation-linked revenue pathway may influence the assessed engagement.
Criterion focus and boundary	Direct client payment is tested under Criterion 5. Noncash relational advantages are tested under Criterion 7. A separately available compensated implementation service is not an automatic failure unless its economic pathway was expected from, contingent on, activated within, or influential in the assessed engagement.
Expected evidence	Disclosures; compensation and accounting records; invoices; referral, affiliate, platform, custody, revenue-sharing, asset-retention, and later-service records.
Failure indicators	AUM revenue; commissions; implementation fees; referral fees; revenue sharing; custody or platform benefits; asset-retention benefits; fee waivers, credits, refunds, or balances that were tied to, contingent on, expected from, activated within, or otherwise influential in the assessed engagement.
Additional procedures when indicated	Client confirmation; evaluator interview; attestation; compensation tracing; review of later agreements, CRM, accounting, or reliable third-party records, proportionate to risk.
Permitted findings	Met / Not Met / Insufficient Evidence
Materiality classification	Defining Structural Requirement
Effect on overall determination	A supported Not Met finding defeats conformance. Insufficient Evidence concerning a necessary condition of this criterion ordinarily results in Unable to Determine.

Professional Assessment Record

Field	Evaluator entry
Evidence IDs examined	
Finding	☐ Met ☐ Not Met ☐ Insufficient Evidence
Factual basis and rationale	Continuation ref (if used): _____
Conflicting or missing evidence	Continuation ref (if used): _____

Primary root issue and related-criterion cross-references	Continuation ref (if used): _____
Judgment, materiality, or elevation decision	Continuation ref (if used): _____
Additional procedures performed	Continuation ref (if used): _____
Corrective action or follow-up	Continuation ref (if used): _____
Could additional evidence change the result? ☐ No ☐ Yes - explain	Continuation ref (if used): _____

PROFESSIONAL CRITERION 7

No Implementation-Linked Relational or Business Advantage

Formal criterion	Controlling technical test
Conformance test	Did any material noncash, relational, referral, lead-sharing, visibility, access, platform-support, or future-business advantage depend on the implementation path?
Governing standard	Informal or nonmonetary benefits tied to implementation are prohibited when they could influence advice formation.
Criterion focus and boundary	This criterion tests backend arrangements or expectations. Client-facing selection is tested under Criterion 18 and conduct under Criterion 19.
Expected evidence	Referral policies and records; communications; professional relationships; CRM; client confirmation; attestation; targeted corroboration.
Failure indicators	Reciprocal referral understanding; lead exchange; preferred access; favors; visibility; platform support; or future-business expectation tied to a recommendation or implementation path.
Additional procedures when indicated	Client confirmation; evaluator interview; attestation; relationship tracing; review of later agreements, CRM, or third-party records, proportionate to risk.

Formal criterion	Controlling technical test
Permitted findings	Met / Not Met / Insufficient Evidence
Materiality classification	Defining Structural Requirement
Effect on overall determination	A supported Not Met finding defeats conformance. Insufficient Evidence concerning a necessary condition of this criterion ordinarily results in Unable to Determine.

Professional Assessment Record

Field	Evaluator entry
Evidence IDs examined	
Finding	☐ Met ☐ Not Met ☐ Insufficient Evidence
Factual basis and rationale	Continuation ref (if used): _____
Conflicting or missing evidence	Continuation ref (if used): _____
Primary root issue and related-criterion cross-references	Continuation ref (if used): _____
Judgment, materiality, or elevation decision	Continuation ref (if used): _____
Additional procedures performed	Continuation ref (if used): _____
Corrective action or follow-up	Continuation ref (if used): _____
Could additional evidence change the result? ☐ No ☐ Yes - explain	Continuation ref (if used): _____

PROFESSIONAL CRITERION 8

Information-Use Independence

Formal criterion	Controlling technical test
Conformance test	Was engagement information limited to advice delivery, lawful administration, professional obligations, and client-authorized coordination, without use for conflicting commercial advantage?
Governing standard	Permitted uses include billing, administration, recordkeeping, cybersecurity, supervision, legal defense, and client-authorized coordination. Prohibited uses include implementation-linked revenue generation, product solicitation, referrals, lead generation, undisclosed cross-selling, or other conflicting commercial advantage.
Criterion focus and boundary	A notice or control deficiency is distinct from established prohibited use and must be classified according to its actual effect.
Expected evidence	Agreement; privacy notice; CRM or workflow; data-use and sharing records; referral or affiliate arrangements; marketing communications.
Failure indicators	Planning data routed into a sales pipeline; lead sharing; product targeting; undisclosed cross-selling; affiliate use for conflicting commercial advantage.
Additional procedures when indicated	Client confirmation; evaluator interview; attestation; data-flow review; CRM or third-party corroboration, proportionate to risk.
Permitted findings	Met / Not Met / Insufficient Evidence
Materiality classification	Material Requirement; elevated to Defining when the information use constitutes prohibited commercial use.
Effect on overall determination	Apply the materiality and elevation rule. A defining elevation defeats conformance.

Professional Assessment Record

Field	Evaluator entry
Evidence IDs examined	
Finding	☐ Met ☐ Not Met ☐ Insufficient Evidence
Factual basis and rationale	Continuation ref (if used): _____
Conflicting or missing evidence	Continuation ref (if used): _____
Primary root issue and related-criterion cross-references	Continuation ref (if used): _____

Judgment, materiality, or elevation decision	Continuation ref (if used): _____
Additional procedures performed	Continuation ref (if used): _____
Corrective action or follow-up	Continuation ref (if used): _____
Could additional evidence change the result? ☐ No ☐ Yes - explain	Continuation ref (if used): _____

Stage 3 | Test Advice Formation

PROFESSIONAL CRITERION 9

Fact-Based Advice Formation

Formal criterion	Controlling technical test
Conformance test	Were recommendations finalized only after sufficient client facts, assumptions, constraints, and objectives were documented?
Governing standard	Fact gathering may occur during paid advisory work; recommendations must be grounded before finalization.
Criterion focus and boundary	This criterion tests factual grounding, not the number of alternatives considered or the portability of the deliverable.
Expected evidence	Client data; notes; assumptions; analysis; planning records.
Failure indicators	Recommendations precede adequate facts; unsupported assumptions; facts altered or selectively used to justify a preferred path.
Permitted findings	Met / Not Met / Insufficient Evidence
Materiality classification	Material Requirement
Effect on overall determination	Apply the materiality rule. Elevate only when the deficiency materially compromises a safeguard, advice independence, or completeness.

Professional Assessment Record

Field	Evaluator entry
Evidence IDs examined	
Finding	☐ Met ☐ Not Met ☐ Insufficient Evidence
Factual basis and rationale	Continuation ref (if used): _____
Conflicting or missing evidence	Continuation ref (if used): _____
Primary root issue and related-criterion cross-references	Continuation ref (if used): _____
Judgment, materiality, or elevation decision	Continuation ref (if used): _____
Additional procedures performed	Continuation ref (if used): _____
Corrective action or follow-up	Continuation ref (if used): _____
Could additional evidence change the result? ☐ No ☐ Yes - explain	Continuation ref (if used): _____

PROFESSIONAL CRITERION 10

Alternatives and Tradeoffs

Formal criterion	Controlling technical test
Conformance test	Did the advice reasonably identify material alternatives, tradeoffs, assumptions, and limitations relevant to the decision?
Governing standard	The record should show analysis rather than a predetermined implementation destination.

Formal criterion	Controlling technical test
Criterion focus and boundary	Not Applicable requires a documented explanation that no meaningful alternative existed; convenience alone is insufficient.
Expected evidence	Scenarios; comparisons; planning memorandum; recommendation rationale.
Failure indicators	Only one path considered without explanation; material tradeoffs omitted; alternatives excluded because they did not benefit the advisor.
Permitted findings	Met / Not Met / Insufficient Evidence / Not Applicable only when no meaningful alternative existed
Materiality classification	Material Requirement
Effect on overall determination	Apply the materiality rule. Elevate only when the deficiency materially compromises a safeguard, advice independence, or completeness.

Professional Assessment Record

Field	Evaluator entry
Evidence IDs examined	
Finding	☐ Met ☐ Not Met ☐ Insufficient Evidence ☐ Not Applicable
Factual basis and rationale	Continuation ref (if used): _____
Conflicting or missing evidence	Continuation ref (if used): _____
Primary root issue and related-criterion cross-references	Continuation ref (if used): _____
Judgment, materiality, or elevation decision	Continuation ref (if used): _____
Additional procedures performed	Continuation ref (if used): _____
Corrective action or follow-up	Continuation ref (if used): _____

Could additional evidence change the result? ☐ No ☐ Yes - explain

Continuation ref (if used): _____

PROFESSIONAL CRITERION 11

Recommendation Independence

Formal criterion	Controlling technical test
Conformance test	Was the substantive recommendation independent of an unnecessary product, custodian, manager, provider, affiliate, or implementation relationship?
Governing standard	A specific provider or product may be recommended when supported by documented client-centered requirements. The recommendation may not depend on a captive or benefit-linked destination.
Criterion focus and boundary	Deliverable completeness and portability are tested under Criterion 13. Economic and relational benefits are tested under Criteria 6 and 7.
Expected evidence	Analysis; recommendation rationale; provider or product comparisons; client-specific requirements; alternatives; communications.
Failure indicators	Recommendation depends on a named implementation relationship without client-centered reason; alternatives distorted to favor a captive destination; recommendation logic changes because of advisor benefit.
Permitted findings	Met / Not Met / Insufficient Evidence
Materiality classification	Material Requirement; elevated to Defining when dependence creates implementation-linked influence
Effect on overall determination	Apply the materiality and elevation rule. A defining elevation defeats conformance.

Professional Assessment Record

Field	Evaluator entry
Evidence IDs examined	
Finding	☐ Met ☐ Not Met ☐ Insufficient Evidence
Factual basis and rationale	Continuation ref (if used): _____
Conflicting or missing evidence	Continuation ref (if used): _____

Primary root issue and related-criterion cross-references	Continuation ref (if used): _____
Judgment, materiality, or elevation decision	Continuation ref (if used): _____
Additional procedures performed	Continuation ref (if used): _____
Corrective action or follow-up	Continuation ref (if used): _____
Could additional evidence change the result? ☐ No ☐ Yes - explain	Continuation ref (if used): _____

Stage 4 | Test Completion and Portability

PROFESSIONAL CRITERION 12

Completion of Agreed Work

Formal criterion	Controlling technical test
Conformance test	Was the agreed advisory work completed, or were material limitations and unfinished items clearly identified?
Governing standard	Completion is measured against the defined scope or advice-cycle objective.
Criterion focus and boundary	The criterion does not require work outside the agreed scope. Material limitations must be disclosed rather than concealed.
Expected evidence	Final deliverable; scope checklist; delivery record; limitations; follow-up communications.
Failure indicators	Material promised work omitted; unfinished work concealed; completion conditioned on an implementation choice.
Permitted findings	Met / Not Met / Insufficient Evidence
Materiality classification	Material Requirement

Formal criterion	Controlling technical test
Effect on overall determination	Apply the materiality rule. Elevate only when the deficiency materially compromises a safeguard, advice independence, or completeness.

Professional Assessment Record

Field	Evaluator entry
Evidence IDs examined	
Finding	☐ Met ☐ Not Met ☐ Insufficient Evidence
Factual basis and rationale	Continuation ref (if used): _____
Conflicting or missing evidence	Continuation ref (if used): _____
Primary root issue and related-criterion cross-references	Continuation ref (if used): _____
Judgment, materiality, or elevation decision	Continuation ref (if used): _____
Additional procedures performed	Continuation ref (if used): _____
Corrective action or follow-up	Continuation ref (if used): _____
Could additional evidence change the result? ☐ No ☐ Yes - explain	Continuation ref (if used): _____

PROFESSIONAL CRITERION 13

Portable and Independently Usable Advice

Formal criterion	Controlling technical test
Conformance test	Did the completed deliverable contain enough information for the client to understand, evaluate, and use the advice independently or with another qualified professional?
Governing standard	Advice must be sufficiently complete, portable, and intelligible to preserve client control.
Criterion focus and boundary	Recommendation independence is tested under Criterion 11. Post-delivery penalties or restrictions are tested under Criterion 17.
Expected evidence	Final plan or memorandum; calculations; assumptions; action steps; specifications; rationale; limitations; delivery record.
Failure indicators	Essential information withheld; deliverable usable only through the advisor or affiliate; material advice, assumptions, or action information available only orally such that the completed deliverable is not independently usable; material assumptions or action details omitted.
Permitted findings	Met / Not Met / Insufficient Evidence
Materiality classification	Material Requirement; elevated to Defining when lack of portability materially restricts client choice
Effect on overall determination	Apply the materiality and elevation rule. A defining elevation defeats conformance.

Professional Assessment Record

Field	Evaluator entry
Evidence IDs examined	
Finding	☐ Met ☐ Not Met ☐ Insufficient Evidence
Factual basis and rationale	Continuation ref (if used): _____
Conflicting or missing evidence	Continuation ref (if used): _____
Primary root issue and related-criterion cross-references	Continuation ref (if used): _____
Judgment, materiality, or elevation decision	Continuation ref (if used): _____

Additional procedures performed	Continuation ref (if used): _____
Corrective action or follow-up	Continuation ref (if used): _____
Could additional evidence change the result? ☐ No ☐ Yes - explain	Continuation ref (if used): _____
UNNUMBERED ECONOMIC COMPLETENESS CHECK After Criteria 5, 6, 12, and 13 are evaluated, the client may note whether the advice appeared economically self-contained. The professional evaluator completes the formal Economic Completeness Synthesis in Part IX. This is not a twenty-second criterion and cannot create an independent failure apart from the underlying criteria.	

Stage 5 | Establish and Protect the Separation Boundary

PROFESSIONAL CRITERION 14

Documented Completion or Advice-Cycle Boundary

Formal criterion	Controlling technical test
Conformance test	Was there a contemporaneously documented completion or decision boundary for the engagement or assessed advice cycle?
Governing standard	Project engagements require a defined endpoint. Ongoing relationships require bounded advice cycles with scope or purpose, compensation basis, deliverable or decision objective, and a completion or decision boundary.
Criterion focus and boundary	The boundary is mandatory. A Not Applicable result under Criterion 16 does not satisfy or replace it.
Expected evidence	Completion notice; delivery record; cycle statement; invoice; follow-up communication; contemporaneous timestamps.
Failure indicators	No discernible boundary; implementation treated as automatic continuation; artificial after-the-fact completion record; bounded cycle cannot be identified.
Permitted findings	Met / Not Met / Insufficient Evidence
Materiality classification	Defining Structural Requirement
Effect on overall determination	A supported Not Met finding defeats conformance. Insufficient Evidence concerning a necessary condition of this criterion ordinarily results in Unable to Determine.

Professional Assessment Record

Field	Evaluator entry
Evidence IDs examined	
Finding	☐ Met ☐ Not Met ☐ Insufficient Evidence
Factual basis and rationale	Continuation ref (if used): _____
Conflicting or missing evidence	Continuation ref (if used): _____
Primary root issue and related-criterion cross-references	Continuation ref (if used): _____
Judgment, materiality, or elevation decision	Continuation ref (if used): _____
Additional procedures performed	Continuation ref (if used): _____
Corrective action or follow-up	Continuation ref (if used): _____
Could additional evidence change the result? ☐ No ☐ Yes - explain	Continuation ref (if used): _____

PROFESSIONAL CRITERION 15

No Implementation Authority or Activity During the Advice Engagement

Formal criterion	Controlling technical test
Conformance test	Before the documented completion boundary, did the advisor, firm, affiliate, or related party refrain from possessing or exercising implementation authority or performing implementation activity as part of or for the assessed advice engagement?

Professional Assessment Record

Field	Evaluator entry
Evidence IDs examined	
Finding	☐ Met ☐ Not Met ☐ Insufficient Evidence
Factual basis and rationale	Continuation ref (if used): _____
Conflicting or missing evidence	Continuation ref (if used): _____
Primary root issue and related-criterion cross-references	Continuation ref (if used): _____
Judgment, materiality, or elevation decision	Continuation ref (if used): _____
Additional procedures performed	Continuation ref (if used): _____
Corrective action or follow-up	Continuation ref (if used): _____
Could additional evidence change the result? ☐ No ☐ Yes - explain	Continuation ref (if used): _____

PROFESSIONAL CRITERION 16

Separate Post-Completion Service Decision

Formal criterion	Controlling technical test
Conformance test	If later implementation or another service occurred, did it begin only after the assessed advice cycle was complete through a distinct client-controlled decision, with a separate agreement where applicable?

Formal criterion	Controlling technical test
Governing standard	Later service must not be assumed, automatic, precommitted, embedded in the original advice engagement, or effective before the completion boundary.
Criterion focus and boundary	Apply a two-step test: first determine whether later service occurred; if not, use Not Applicable. If yes, test authorization, agreement, timing, and commencement.
Expected evidence	Completion record; client request or authorization; separate agreement; effective date; later invoice; commencement and activity records.
Failure indicators	Implementation agreement or authority precedes completion; automatic conversion; precommitted follow-on service; later agreement backdated; service begins before the documented boundary.
Permitted findings	Met / Not Met / Insufficient Evidence / Not Applicable when no later service occurred
Materiality classification	Defining Structural Requirement
Effect on overall determination	A supported Not Met finding defeats conformance. Insufficient Evidence concerning a necessary condition of this criterion ordinarily results in Unable to Determine.

Professional Assessment Record

Field	Evaluator entry
Evidence IDs examined	
Finding	☐ Met ☐ Not Met ☐ Insufficient Evidence ☐ Not Applicable
Factual basis and rationale	Continuation ref (if used): _____
Conflicting or missing evidence	Continuation ref (if used): _____
Primary root issue and related-criterion cross-references	Continuation ref (if used): _____
Judgment, materiality, or elevation decision	Continuation ref (if used): _____
Additional procedures performed	Continuation ref (if used): _____

Corrective action or follow-up	Continuation ref (if used): _____
Could additional evidence change the result? ☐ No ☐ Yes - explain	Continuation ref (if used): _____

Stage 6 | Test Implementation Freedom

PROFESSIONAL CRITERION 17

Implementation Optionality

Formal criterion	Controlling technical test
Conformance test	Could the client implement personally, use another provider, delay, or take no action without financial, contractual, service, or material relational penalty?
Governing standard	Client implementation choice must remain genuinely optional.
Criterion focus and boundary	This criterion tests post-delivery freedom, not the recommendation logic or the content of the deliverable.
Expected evidence	Agreement; fee, refund, or credit terms; deliverable; communications; client confirmation.
Failure indicators	Fees or deliverables conditioned on implementation; access withdrawn; promised services reduced; retaliation; material penalty for choosing another path.
Additional procedures when indicated	Client confirmation; evaluator interview; attestation; review of later agreements, CRM, billing, or third-party records, proportionate to risk.
Permitted findings	Met / Not Met / Insufficient Evidence
Materiality classification	Defining Structural Requirement
Effect on overall determination	A supported Not Met finding defeats conformance. Insufficient Evidence concerning a necessary condition of this criterion ordinarily results in Unable to Determine.

Professional Assessment Record

Field	Evaluator entry
Evidence IDs examined	
Finding	☐ Met ☐ Not Met ☐ Insufficient Evidence
Factual basis and rationale	Continuation ref (if used): _____

Conflicting or missing evidence	Continuation ref (if used): _____
Primary root issue and related-criterion cross-references	Continuation ref (if used): _____
Judgment, materiality, or elevation decision	Continuation ref (if used): _____
Additional procedures performed	Continuation ref (if used): _____
Corrective action or follow-up	Continuation ref (if used): _____
Could additional evidence change the result? ☐ No ☐ Yes - explain	Continuation ref (if used): _____

PROFESSIONAL CRITERION 18

Client-Controlled Professional Selection

Formal criterion	Controlling technical test
Conformance test	When an outside professional or provider was identified, did the client retain meaningful control over selection, with a client-centered rationale, relevant relationship disclosure, and freedom to choose another provider?
Governing standard	Neutral education and client-authorized coordination are permitted. The selection process may not impose a captive channel or override client control.
Criterion focus and boundary	Backend economic or relational benefits are determined under Criteria 6 and 7. This criterion focuses on the client-facing selection process.
Expected evidence	Referral communications; rationale; alternatives; disclosures; client authorization; relationship inquiry.

Formal criterion	Controlling technical test
Failure indicators	Provider imposed or presented as required; material relationship concealed; client prevented or discouraged from selecting another provider; single provider offered without client-centered rationale where alternatives were meaningful.
Permitted findings	Met / Not Met / Insufficient Evidence / Not Applicable when no outside provider was identified or suggested
Materiality classification	Material Requirement; elevated to Defining when the selection process materially compromises client control or implements a benefit-linked channel
Effect on overall determination	Apply the materiality and elevation rule. A defining elevation defeats conformance.

Professional Assessment Record

Field	Evaluator entry
Evidence IDs examined	
Finding	☐ Met ☐ Not Met ☐ Insufficient Evidence ☐ Not Applicable
Factual basis and rationale	Continuation ref (if used): _____
Conflicting or missing evidence	Continuation ref (if used): _____
Primary root issue and related-criterion cross-references	Continuation ref (if used): _____
Judgment, materiality, or elevation decision	Continuation ref (if used): _____
Additional procedures performed	Continuation ref (if used): _____
Corrective action or follow-up	Continuation ref (if used): _____

Could additional evidence change the result? ☐ No ☐ Yes - explain	Continuation ref (if used): _____

PROFESSIONAL CRITERION 19

Absence of Pressure or Steering

Formal criterion	Controlling technical test
Conformance test	Did communications and conduct avoid material pressure, retaliation, artificial urgency, or steering toward an implementation path connected to advisor benefit?
Governing standard	Normal follow-up, neutral help, and genuine deadlines are permitted. A defining failure occurs when conduct materially restricts choice, conditions delivery or access, imposes penalty or retaliation, or favors a benefit-linked path.
Criterion focus and boundary	Criteria 6 and 7 determine whether a benefit existed. This criterion determines how the advisor communicated and behaved.
Expected evidence	Emails; call notes; meeting summaries; proposals; client confirmation; relationship and compensation records.
Failure indicators	Withholding the plan; artificial deadline tied to revenue; repeated steering to affiliate; negative treatment after another provider is chosen; threats or retaliation.
Additional procedures when indicated	Client confirmation; evaluator interview; attestation; review of CRM, compensation, relationship, or third-party records, proportionate to risk.
Permitted findings	Met / Not Met / Insufficient Evidence
Materiality classification	Material Requirement; elevated to Defining when choice is materially restricted or a benefit-linked path is favored
Effect on overall determination	Apply the materiality and elevation rule. A defining elevation defeats conformance.

Professional Assessment Record

Field	Evaluator entry
Evidence IDs examined	
Finding	☐ Met ☐ Not Met ☐ Insufficient Evidence
Factual basis and rationale	Continuation ref (if used): _____
Conflicting or missing evidence	Continuation ref (if used): _____

Primary root issue and related-criterion cross-references	Continuation ref (if used): _____
Judgment, materiality, or elevation decision	Continuation ref (if used): _____
Additional procedures performed	Continuation ref (if used): _____
Corrective action or follow-up	Continuation ref (if used): _____
Could additional evidence change the result? ☐ No ☐ Yes - explain	Continuation ref (if used): _____

Stage 7 | Test Documentary and Representational Integrity

PROFESSIONAL CRITERION 20

Chronological and Documentary Integrity

Formal criterion	Controlling technical test
Conformance test	Does the record provide a materially consistent chronology of access or qualification, agreement, facts, advice formation, payment, delivery, completion, implementation authority or activity, and later service?
Governing standard	The record must be sufficiently coherent to test the engagement structure; minor administrative gaps do not automatically defeat conformance.
Criterion focus and boundary	Evidence insufficiency is decided later through the Evidence Sufficiency and Reliability Gate. This criterion tests documentary integrity as an engagement fact.
Expected evidence	Entire evidence inventory; timestamps; communications; invoices; deliverables; access records; authority and activity records; later-service records.
Failure indicators	Contradictory dates; reconstructed chronology; unexplained gaps affecting a defining condition; documents backdated or created after the fact to establish a boundary or authorization.
Permitted findings	Met / Not Met / Insufficient Evidence
Materiality classification	Material Requirement

Formal criterion	Controlling technical test
Effect on overall determination	Apply the materiality rule. Elevate only when the inconsistency materially compromises a safeguard or the reliability of a necessary engagement fact.

Professional Assessment Record

Field	Evaluator entry
Evidence IDs examined	
Finding	☐ Met ☐ Not Met ☐ Insufficient Evidence
Factual basis and rationale	Continuation ref (if used): _____
Conflicting or missing evidence	Continuation ref (if used): _____
Primary root issue and related-criterion cross-references	Continuation ref (if used): _____
Judgment, materiality, or elevation decision	Continuation ref (if used): _____
Additional procedures performed	Continuation ref (if used): _____
Corrective action or follow-up	Continuation ref (if used): _____
Could additional evidence change the result? ☐ No ☐ Yes - explain	Continuation ref (if used): _____

Truth in Advertising

Formal criterion	Controlling technical test
Conformance test	Did representations material to the assessed engagement accurately describe access and qualification, compensation, referrals, implementation boundaries, implementation authority or activity, custody or discretion, and post-engagement relationships?
Governing standard	Not every inaccurate statement is a criterion failure. A Not Met finding requires an inaccuracy that materially misdescribes a condition within this criterion's scope or materially affects client understanding of the assessed engagement. Elevate to Defining only for a material structural misrepresentation or material inducement. Isolated stale, clerical, or administrative inaccuracies that do not materially affect the assessed engagement are disclosed separately and do not by themselves produce Not Met.
Criterion focus and boundary	The criterion does not create advisor-wide status. It compares material representations to the specific assessed engagement and does not require error-free clerical or administrative wording.
Expected evidence	Website or archive; proposal; agreement; marketing materials; client communications; access and service descriptions.
Failure indicators	Material claim of open access contradicted by asset screening; material claim of structural separation contradicted by actual economics or implementation activity; concealed implementation pathway; material inducement. Isolated stale, clerical, or administrative wording without material effect is not, by itself, a failure indicator.
Additional procedures when indicated	Client confirmation; evaluator interview; attestation; review of archived representations, later agreements, CRM, or third-party records, proportionate to risk.
Permitted findings	Met / Not Met / Insufficient Evidence
Materiality classification	Material Requirement; elevated to Defining for material structural misrepresentation or inducement
Effect on overall determination	Apply the materiality and elevation rule. A defining elevation defeats conformance.

Professional Assessment Record

Field	Evaluator entry
Evidence IDs examined	
Finding	☐ Met ☐ Not Met ☐ Insufficient Evidence
Factual basis and rationale	Continuation ref (if used): _____

Conflicting or missing evidence	Continuation ref (if used): _____
Primary root issue and related-criterion cross-references	Continuation ref (if used): _____
Judgment, materiality, or elevation decision	Continuation ref (if used): _____
Additional procedures performed	Continuation ref (if used): _____
Corrective action or follow-up	Continuation ref (if used): _____
Could additional evidence change the result? ☐ No ☐ Yes - explain	Continuation ref (if used): _____

PROFESSIONAL SYNTHESIS & OVERALL DETERMINATION

Summarize all formal findings and apply the overall rules without a percentage score.

No.	Criterion	Finding	Materiality / effect	Primary root issue / related criteria
1	Agreement Before Advice			
2	Defined Scope and Deliverables			
3	Substantive Advisory Purpose			
4	No Asset-Based Access or Qualification			
5	Advance Fee Agreement and Direct Client Payment			
6	No Implementation-Linked Economic Benefit			
7	No Implementation-Linked Relational or Business Advantage			
8	Information-Use Independence			
9	Fact-Based Advice Formation			
10	Alternatives and Tradeoffs			
11	Recommendation Independence			
12	Completion of Agreed Work			
13	Portable and Independently Usable Advice			
14	Documented Completion or Advice-Cycle Boundary			
15	No Implementation Authority or Activity During the Advice Engagement			
16	Separate Post-Completion Service Decision			
17	Implementation Optionality			
18	Client-Controlled Professional Selection			
19	Absence of Pressure or Steering			
20	Chronological and Documentary Integrity			
21	Truth in Advertising			

Economic Completeness Synthesis

Field	Evaluator entry
Synthesis result	☐ Supported ☐ Not Supported ☐ Unable to Conclude
Underlying criteria	Criteria 5, 6, 12, and 13, plus any related criteria identified by the evaluator
Analysis	Continuation ref (if used): _____

Rule: This synthesis does not create an independent failure. Any adverse conclusion must identify the underlying criterion or criteria producing it.

Evidence Sufficiency and Reliability Gate

Field	Evaluator entry
Gate result	☐ Sufficient to Determine ☐ Insufficient to Determine
Unresolved criteria	Continuation ref (if used): _____
Material evidence conflicts	Continuation ref (if used): _____
Enhanced procedures performed	Continuation ref (if used): _____
Remaining limitations	Continuation ref (if used): _____
Effect: Insufficient to Determine ordinarily requires Unable to Determine. The gate is not a criterion and cannot receive Met or Not Met.	

Related-Criterion Allocation Analysis

Primary root issue	Primary criterion	Related criteria	Distinct effect or cross-reference

Overall Determination

Field	Evaluator entry
Overall determination	☐ Conforms ☐ Does Not Conform ☐ Unable to Determine
Defining findings driving result	Continuation ref (if used): _____
Material aggregation analysis	Continuation ref (if used): _____

Economic Completeness Synthesis effect

Continuation ref (if used): _____

Evidence Sufficiency Gate effect

Continuation ref (if used): _____

Corrective actions

Continuation ref (if used): _____

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	Continuation ref (if used): _____
Reviewer status	Continuation ref (if used): _____
Public attribution model — Individual / Organization	
Organization authorization signature, if the reviewing organization accepts public accountability	
Individual evaluator signature	
Date	
Assessment record reference	
Public Attribution Attestation	
If this assessment is publicly attributed to a reviewing organization rather than the individual evaluator, the reviewing organization accepts responsibility for the assessment and authorizes the finding and Public Summary Report. The individual evaluator remains identified and signed in the confidential Assessment Record.	

Detachable Public Summary Report

Available only from a completed professional Assessment Record and subject to the scope and limitations stated here. It does not create advisor-wide or firm-wide status.

Field	Public summary
Anonymous engagement or case ID	
Assessment origin	
Prior conflicting completed assessment, if applicable — existence and disposition	Continuation ref (if used): _____

Public attribution model — Individual / Organization / Not represented as independent	
Accountable evaluator or reviewing organization	
Disclosed capacity and basis for any representation of independence	Continuation ref (if used): _____
Governing versions	Continuation ref (if used): _____
Temporal relationship to the Standard — Post-effective-date / Historical, retrospectively assessed / Spans versions	
Historical Engagement Limitation included, if applicable — Yes / No / N/A	
Review date	
Evidence categories and procedures	Continuation ref (if used): _____
Overall determination	
Adverse or unresolved numbered criteria	Continuation ref (if used): _____
Economic Completeness Synthesis	
Evidence limitations and sufficiency	Continuation ref (if used): _____
Essential limitations	Continuation ref (if used): _____
Report reference	
Signature or authorization of accountable individual or reviewing organization	

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.

REQUIRED LIMITATION

This finding applies only to the identified engagement, evidence, procedures, date, and governing versions. It does not certify, approve, or endorse an advisor or firm; establish legal compliance or recommendation quality; predict outcomes; or apply to other or future engagements.

Default Public Finding Language

Engagement Conformance Finding: Conforms — assessed under the Advice-Only™ Verification Standard, Version 1.0.

Evidence Inventory Continuation

Use only when the Professional Evidence Inventory requires more than twelve records. Continue the same ID sequence. Entries recorded here are part of the Assessment Record. Duplicate this page if additional rows are required.

ID	Record / date / source	Primary / related criteria	Redaction — category / reason / limits a criterion?	Reliability, conflicts & limits

CONTINUATION SHEET

Use only when a visible Assessment Record entry requires additional space. Enter the Continuation ID in the applicable field and carry the entry forward here. Continuation text is part of the Assessment Record. Duplicate this page if additional blocks are required.

CONTINUATION BLOCK 1	
Continuation ID: _____	Section / criterion / field: _____

Continuation text

CONTINUATION BLOCK 2

Continuation ID: _____

Section / criterion / field: _____

Continuation text

CONTINUATION BLOCK 3

Continuation ID: _____

Section / criterion / field: _____

Continuation text

CONTINUATION BLOCK 4

Continuation ID: _____

Section / criterion / field: _____

Continuation text

CONTINUATION SHEET

Use only when a visible Assessment Record entry requires additional space. Enter the Continuation ID in the applicable field and carry the entry forward here. Continuation text is part of the Assessment Record. Duplicate this page if additional blocks are required.

CONTINUATION BLOCK 5	
Continuation ID: _____	Section / criterion / field: _____
Continuation text	

CONTINUATION BLOCK 6	
Continuation ID: _____	Section / criterion / field: _____
Continuation text	

CONTINUATION BLOCK 7	
Continuation ID: _____	Section / criterion / field: _____
Continuation text	

CONTINUATION BLOCK 8	
Continuation ID: _____	Section / criterion / field: _____

Continuation text