ADVICE-ONLY™ SAMPLE EVIDENCE PACKET

How to Read This Sample Packet

A fictional evidence-led demonstration for the Advice-Only™ “How to Build an Evidence Packet” page.

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.

Purpose

This packet demonstrates how an evidence index, chronology, engagement records, communications, payment and completion records, a 21-criterion crosswalk, and a reviewer walkthrough can help reconstruct one bounded advice engagement.

Read in this order

- 01 Evidence Index — inventory, relevance, and limitations.
- 02 Case Chronology — when the engagement formed, advice was developed, work was delivered, and the cycle closed.
- 03–07 Sample records — agreement, planning excerpt, communications, payment/completion, and referral/compensation.
- 09 Criterion Crosswalk — candidate evidence mapped to all 21 criteria.
- 10 Reviewer Walkthrough — reliability, conflicts, sufficiency, and restraint in drawing conclusions.

Governing relationship

The Advice-Only™ Verification Standard, Version 1.0, controls professional assessment. The Engagement Conformance Assessment operationalizes the Standard; it does not independently change the methodology or criteria.

A large packet is not necessarily a strong packet. The goal is to reconstruct what happened, when it happened, what the client purchased, how advice was formed and delivered, what incentives or relationships existed, and what happened afterward.

Case at a glance

Field	Illustrative detail
Case ID	AO-SAMPLE-026
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.
Status	Fictional training example; no official determination issued.