ADVICE-ONLY™ SAMPLE EVIDENCE PACKET

Illustrative Communications File

Selected fictional communications; curated examples are not a complete communications export.

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.

E-01 — Inquiry email, April 6

From: Jordan Mercer **To:** Alex Morgan
Subject: One-time financial plan

“We are looking for a second opinion on retirement readiness and a few planning choices. We are not looking to move accounts right now. Do you work with households on a one-time basis?”

E-03 — Agreement confirmation, April 10

“Attached is the agreement for the one-time plan. The fixed fee is $2,400, payable by you under the agreement. The engagement does not include management, trading, custody, or account transfers. You can decide later whether to act on any recommendation and may use any provider you choose.”

E-09 — Tax question, May 14

Riley asks whether a tax professional should review a Roth-conversion scenario. Advisor replies that the tax picture matters and suggests the existing preparer, another CPA or enrolled agent, or a state professional association directory; advisor states no compensation is received for directing the clients to a provider.

E-10 — Delivery and completion, May 20

“Attached is the final plan and assumptions schedule. This completes the agreed planning work. The agreement’s included clarification follow-up remains available through June 3. No implementation, account opening, trading, management, or ongoing monitoring is included. You may implement independently, consult another professional, delay, or take no action.”

E-09 — Clarification, May 21

Jordan asks why the plan uses a six-month rather than three-month reserve. Advisor explains that income variability and near-term spending uncertainty informed the range and notes that a lower reserve may be reasonable if facts change.

These are curated fictional exhibits. In a real review, inspect full threads, attachments, metadata, CRM records, and other communication channels relevant to the risk. Do not infer that off-record conduct did not occur simply because it is absent from this selection.