138 automated check items

1. Retirement-Plan Selection Hierarchy
2. Financial-Planning Engagement Sequence
3. IRC §267 Related-Party Loss Rules
4. Executive Compensation & Phantom-Stock Doctrines
5. Provisional-Income Rule for Social-Security Taxation
6. Realized vs Recognized Amount Distinction
7. Tax-Aware Advice vs. CPA Collaboration Trigger
8. Insurance Hazards & PAP Eligibility Test
9. Professional MCQ Keyword Parsing Protocol
10. Medicare vs LTC Coverage Boundary
11. Cafeteria-Plan (§125) Fundamentals
12. Personal-Auto Usage Rating Order
13. ERISA Treatment of Nonqualified Plans
14. Capital-Needs Life-Insurance Analysis
15. CFP® 7-Step Planning Process
16. CANHAM Insurability Criteria
17. TVM Calculation Workflow & Precision Rules
18. Demand-Elasticity Determinants
19. Federal Student-Loan Program Distinctions
20. Debt-Ratio Benchmark Set
21. Negligence Defense Doctrines
22. Form ADV Schedule I Annual-Update Rule
23. Nondischargeable Debts in Bankruptcy
24. COBRA Eligibility & Duration Test
25. Retirement-Plan Design From Owner Perspective
26. Punitive-Damage Identification Clue
27. Safe-Harbor 401(k) Compliance Checklist
28. SEC Form ADV Part 2 Delivery Timing
29. Risk-Averse Client Behavior Traits
30. Securities & Advisory Licensing Roadmap
31. Insurable-Interest Timing Rules
32. Vesting-Schedule Decision Matrix
33. Bankruptcy Discharge—Instrument over Purpose

34. MCQ “Every Essential Element” Discipline
35. Money-Market vs Capital-Market Classification
36. RMD Lifetime-Table Selection Rules
37. Social-Security Survivor-Benefit Terminology
38. Disaster Casualty-Loss Insurance Offset Rule
39. Qualified-Plan Incidental Life-Insurance Caps
40. §1033 Functional- vs Taxpayer-Use Replacement
41. Individual Return Statute-of-Limitations Chart
42. S-Corporation Taxation & Fringe-Benefit Basics
43. Accumulated-Earnings-Tax Purpose
44. Charitable-Contribution AGI Limits (Post-TCJA)
45. Treynor-vs-Sharpe Switch via R^2
46. Market Index vs Market Average Distinction
47. Annual-Exclusion Gifts for Minors Vehicles
48. Life-Insurance 7-Pay Cumulative Test
49. Taxable-Income Std-vs-Itemized Deduction Rule
50. Target-Benefit vs Cash-Balance Plan Contrast
51. Employer-Stock Plan Elimination Matrix
52. Form 706 Dividend-Timing Reporting Rules
53. Retirement-Plan Eligibility & Entry Thresholds
54. Venture-Capital Financing Stage Map
55. Retirement-Plan Loan Permissibility Matrix
56. §410(b) Coverage Test Trio
57. 21-and-1 vs 2-Year/100 % Plan Entry Rules
58. Form 5500 Filing Essentials
59. Defined-Benefit Plan Analysis Highlights
60. QPSA/QJSA Waiver Validity Checklist
61. Private-Annuity Estate-Freeze Basics
62. Inter-Spousal Transfer & JTWROS Tax Rule
63. Gift-Date Stock Valuation (High-Low Average)
64. Three-Year Rule Estate-Inclusion Exceptions
65. ESOP Employer Advantages List
66. FLP Gift-Tax Annual-Exclusion Nuances
67. Safe-Harbor 401(k) Universal-Application Refresher
68. Defined-Benefit Liberal Vesting Options
69. >2 % S-Corp Fringe-Benefit Deductibility Test
70. SEP-IRA vs Qualified-Plan Rule Differences

71. Form 706 Dividend “All Methods Correct” Flag
72. Chapter 14 Estate-Freeze & Buy-Sell Map
73. TVM Exam Double-Check Protocol
74. S-Corp “Deductible by Corporation” Trick
75. Universal Accelerated-Vesting Rule for DC Plans
76. Form 706 Dividend Alternate-Reporting Nuance
77. Calculator Six-Decimal Precision Mandate
78. Client-Circumstance Completeness Rule
79. S-Corp Shareholder-Compensation Deduction Catch
80. “At Least as Rapid As” Vesting Decoder
81. Form 706 Dividend Dual-Method Flag
82. CFP Standard A.3 Competence Options Rule
83. CFP Standard A.1 Fiduciary-Duty Hierarchy Map
84. CFP Standard A.4 Diligence vs Communication Trap
85. Passive-Activity Loss Lifecycle Checklist
86. Innocent-Spouse Relief (§6015) Requirements
87. Client-Meeting Readiness Reschedule Signal
88. General vs Special Power-of-Appointment Estate Rule
89. Plans Eligible to Add §401(k) Deferrals
90. Risk-Tolerance No-Assumption Standard
91. Rental Real-Estate $25k PAL Exception Nuances
92. 401(k)/403(b) Funding Language Equivalence
93. CFP Standard A.7 Information & Instruction Duty
94. CFP Communication Terminology Definitions
95. Corporate-Owned Annuity §72(u) Rule
96. MACRS Half-Year Convention Checkpoint
97. Statutory Non-Deductible Business Expenses
98. Personal-Use Disaster Casualty-Loss Hierarchy
99. Education Credits Mutual-Exclusivity Rule
100. FAFSA 529-Plan Treatment Post-2024
101. Bankruptcy Exemption Federal vs State Opt-Out
102. QTIP Property vs Election Distinction
103. Small-Employer Plan Hierarchy (Post SECURE 2.0)
104. Ownership-Verification Document Triage
105. Ethics Question Principle-First Rule
106. CFP® Trademark Usage Compliance Framework
107. Behavioral-Bias Pairing (Framing/Loss/Regret)

108. Bankruptcy Property & Income Protection Rules
109. Consumer-Protection Actionability Test
110. Refinancing Multi-Objective Decision Framework
111. Worthless Securities Loss Timing Rule
112. Data-Sufficiency & Stated-Information Principle
113. Commingling vs Normal Family Finances Test
114. In-Service Withdrawal Matrix (IRA vs Plans)
115. Behavioral-Finance Taxonomy (Anchor/Frame/Account)
116. Maximum Allowable IRA Deduction Definition
117. §1202 QSBS Effective-Rate Test
118. AMT Planning Hierarchy for ISO Years
119. CD vs U.S. Savings-Bond Taxation Contrast
120. Self-Control vs Regret-Aversion Bias Diagnostic
121. Representativeness: Sample-Size vs Base-Rate Neglect
122. Employer Roth Contribution (SECURE 2.0) Rules
123. Capital-Expense vs Current-Expense De-Minimis Test
124. Split-Dollar Life-Insurance Essentials
125. Probate-Avoidance Info Hierarchy & Marital Status
126. Consumer-Protection Actionable-Window Framework
127. Actionable Recommendation vs Factual Statement Test
128. Performance Driver in Concentrated Portfolios
129. Confirmation Bias vs Overconfidence Lens
130. Integrated Consumer-Credit Protection Framework
131. Bankruptcy Act 2005 Means-Test & Education Rules
132. CESA Control & Age-30 Distribution Rules
133. Umbrella-Insurance Universal-Need Rationale
134. Life-Cycle Planning Phase Dominance Test
135. GSTT Payment-Responsibility Matrix
136. Retirement-Account Tax-Diversification Guideline
137. Universal Fiduciary-Duty Scope (CFP A.1)
138. Education-Funding 529 Ownership vs SAI Optimization