Better Together

Building Compliant, Client-Centered Professional Partnerships Across the CFP® Knowledge Domains

1.0 CFP® CE Ethics Credit · CFP Board Code & Standards — Section A.13

Barry Flagg, CFP®, CLU®, ChFC®, GFS®, AEP® Distinguished
Alan Gassman, J.D., LL.M. · Kevin Kimbrough, CFP®, CLU®, ChFC®, AEP®, CLTC · Anthony Love, CPA, CFP®

Moderated by Debbie Gauthier, CFP®, CTFA®, GFS® · Veralytic

The Kimbrough TEAM @ THE PINNACLE GROUP

SECTION 1

The Collaboration Imperative

3 What Comprehensive Financial Planning Actually Promises

"A financial planning engagement considers a client's full financial picture — their goals, resources, needs, and priorities — to develop recommendations designed to achieve those goals."

— CFP Board

FULL

That word is doing a lot of work.

The CFP® Principal Knowledge Domains — All Eight. No Exceptions.

1
Professional Conduct & Regulation

2
General Principles of Financial Planning

3
Risk Management & Insurance Planning

4
Investment Planning

5
Tax Planning

6
Retirement Savings & Income Planning

7
Estate Planning

8
Psychology of Financial Planning

"Are there domains on that map you are not actively addressing in client engagements?"

Hold that thought.

What the CFP Board Expects: The Obligation Has No Carve-Out

- CFP® certificants are held to competency across all eight Principal Knowledge Domains — the CFP Board's own word: Principal
- Certification does not come with a carve-out for uncomfortable territory — none of these domains are niche
- Lack of personal expertise does not eliminate the planning obligation — it triggers the referral obligation
- The client's need does not disappear because the advisor is uncomfortable with how a specialist is compensated

Know it. Do it. Or refer it — compliantly. None of these domains are niche. None of them are optional. Ignoring any of them is not a planning strategy.

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The Ethical Framework: CFP Board Code & Standards — Section A.13

A.13.a.i

Reasonable Basis
Vet your partners' qualifications

A.13.a.ii

Economic Benefit Disclosure
Disclose any compensation arrangement

A.13.a.iii

Reasonable Care
Client protection does not end at the referral

A.13.b.i

Scope & Responsibility
Document who owns what

A.13.b.ii

Duty to Notify
Inform the client if a partner underperforms

"A.13 does not just govern how you work with partners — it presupposes that you will have them."

SECTION 2

Panel Discussion

PANEL ROSTER

MODERATOR

Debbie Gauthier, CFP®, CTFA®, GFS® · Director of Sub-Advisor Services, Veralytic

Barry Flagg
CFP®, CLU®, ChFC®
GFS®, AEP® Dist.

Founder
Veralytic

Domain 1
Professional Conduct and Regulation

A.13.a.ii

Alan Gassman
J.D., LL.M.

Founding Partner
Gassman & Gassman Law

Domain 7
Estate Planning

A.13.b.i / b.ii

Kevin Kimbrough
CFP®, CLU®, ChFC®
AEP®, CLTC

Founder
The Kimbrough Team @ The Pinnacle Group

Domain 3 + 6
Risk & Insurance, Retirement Income

A.13.a.ii

Anthony Love
CPA, CFP®

Principal
Deloitte

Domain 5
Tax Planning

A.13.b.ii

Nicky Amore
MBA, MA, CFP®
CPWA®, ChSNC®

Wealth Advisor & Professor
Parallel Advisors & NYU

Domain 7
Special Needs Planning

A.13.a.iii

Debbie Gauthier

CFP® · CTFA® · GFS®

Director of Sub-Advisor Services

Veralytic

SESSION MODERATOR

MODERATOR —

With more than 30 years in banking, trust, investment management, and fiduciary services, Debbie Gauthier brings to this session exactly the cross-disciplinary experience it addresses.

As Senior Vice President and Regional Manager of Investment and Fiduciary Services for Wells Fargo Private Bank in Florida, she led integrated teams of wealth advisors, trust officers, commercial bankers, financial planners, CPAs, and attorneys — all serving a single client. That model of multi-disciplinary collaboration with clear accountability is the working definition of what A.13 requires.

Before joining Veralytic, Debbie served as a Principal in the Family Office at Sabal Trust Company in St. Petersburg, advising families and businesses on wealth preservation and transition. At Veralytic, she delivers Reg-9 and fiduciary-compliant life insurance analyses — equipping fiduciaries with objective data to evaluate cost, performance, and risk.

Past President, Estate Planning Council of Greater Miami · Past President, FPA of Miami-Dade · Board Member, Tampa Estate Planning Council · B.S. in Finance, Bryant University

Barry Flagg

CFP®, CLU®, ChFC®, GFS, AEP® Distinguished

President, Founder & Inventor

Veralytic

Domain 1: Professional Conduct and Regulation · A.13.a.ii

PANELIST —

Barry D. Flagg is the inventor and founder of Veralytic®, the leading online publisher of life insurance pricing and performance research and product competitiveness ratings — the result of his unique background in the fiduciary investment business, where he became the now oldest, youngest CFP® in history, and as a nationally recognized expert in applying Prudent Investor Principles to life insurance.

Contributing expert to Forbes, Insure.com, USA Today, and the Wall Street Journal. Lead curriculum developer and instructor for Applied Fiduciary Practices at The Center of Board Certified Fiduciaries, Wake Forest University.

Featured speaker at national conferences of the AICPA, EY, Fi360, FPA, and Notre Dame Tax Institute. Published by the ABA, AICPA, CCH, FIRMA, and Trust & Estates. Volunteers for CFP Board Professional Standards and Legal Department.

RESOURCE FOR ADVISORS

Veralytic subscription: Carrier-neutral life insurance benchmarking — gives advisors the documented, defensible A.13.a.i reasonable basis required before any insurance referral. veralytic.com

Alan Gassman

J.D., LL.M. (Taxation)

Founding Partner

Gassman, Denicolo & Ketron, P.A. · Clearwater, FL

Domain 7: Estate Planning · A.13.b.i / b.ii

PANELIST —

Alan S. Gassman is a board-certified Trust and Estates attorney and founder of Gassman, Denicolo & Ketron, P.A. (est. 1987), focusing on estate planning, taxation, and asset structuring for high-net-worth families, physicians, and business owners.

Primary developer of EstateView software. Author of numerous books and over 200 professional articles on estate planning, tax law, and asset protection. Adjunct law professor, Stetson University.

Past President, Pinellas County Estate Planning Council. Inducted into the Estate Planning Hall of Fame (2021). Accredited Estate Planner. Consistently recognized by Martindale-Hubbell, Best Lawyers in America, and Florida Super Lawyers.

RESOURCE FOR ADVISORS

EstateView: Visual estate planning analysis built for advisors — supports A.13.b.i scope documentation and client communication across multi-party estate engagements. estateview.com

Kevin Kimbrough

CFP®, CLU®, ChFC®, AEP®, CLTC

Founder · National Sponsor

The Kimbrough Team @ The Pinnacle Group

Domain 3 + 6: Risk & Insurance, Retirement Income · A.13.a.ii

PANELIST —

With more than 34 years in financial services, Kevin Kimbrough is the founder of The Kimbrough Team @ The Pinnacle Group and a National Sponsor. A former founding Principal of Saybrus Partners — one of the country's largest advisor-focused planning support firms — Kevin now operates as a cross-channel sub-advisor partnering with fee-only RIAs, wirehouse advisors, and broker-dealer representatives.

He specializes in the 3-Ls: Legacy Planning, Long-Term Care, and Longevity Planning, and is a regular presenter on Financial Experts Network CE Webinars.

Utilizing products in the client's best interest Fee-based and commissionable when appropriate. His Sub-advisor model — operating within the advisory ecosystem with full A.13.a.ii disclosure — is the direct, practical demonstration of compliant cross-channel collaboration this session is built around.

RESOURCE FOR ADVISORS

Sub-advisor model: Advisors retain full planning ownership while The Kimbrough Team handles risk and income planning execution — with A.13.a.ii disclosure built in. thekimbroughteam.com

Anthony Love

CPA, CFP®

Tax & Wealth Management Professional

Deloitte

Domain 5: Tax Planning · A.13.b.ii

PANELIST —

Anthony Love is a Houston, Texas-based tax and wealth management professional who helps advisors and affluent families navigate complex tax challenges with clarity and confidence.

At Deloitte, he works with wealth management firms to unlock the value of Individual Tax Services through tailored tax planning, proactive guidance, streamlined compliance, and specialized support across individual, trust, estate, gift, and non-US filings — helping protect client legacies and solve high-stakes tax puzzles.

His work at the intersection of financial planning and tax practice is the direct answer to the A.13.b.i scope ambiguity that makes most advisor-CPA partnerships non-compliant.

RESOURCE FOR ADVISORS

Deloitte RIA Outsourcing: Structured tax planning partnership for advisors — with A.13.b.i scope documentation and A.13.b.ii duty-to-notify protocols built in. deloitte.com

Nicky Amore

MBA, MA, CFP®, CPWA®, ChSNC®

Wealth Advisor & Professor of Finance and Taxation

Parallel Advisors & NYU

Special Needs Planning · IAR

PANELIST —

Nicky Amore is a Wealth Advisor at Parallel Advisors and an NYU Professor of Finance and Taxation. She specializes in empowering families impacted by special needs, blending technical mastery with a lifelong spirit of resilience.

After navigating life in a wheelchair as a child, Nicky transitioned into martial arts and after earning her black belt, she taught self-defense to adults with special needs.

Today, that mission has evolved into teaching “financial self-defense” — combining estate planning, risk management, and tax planning with the psychology of financial planning to ensure complex financial landscapes become accessible, secure, and optimized for every client's future.

SIGNATURE APPROACH

“Financial self-defense”: estate planning, risk management, and tax planning viewed through the psychology of financial planning — making complex situations accessible, secure, and optimized for every client's future.

Panel — Round 1: The A.13 Framework in Your Domain

Flagg

Barry Flagg

CFP®, CLU®, ChFC®, GFS®, AEP® Distinguished

Veralytic

Domain 1: Professional Conduct and Regulation

A.13 Anchor: A.13.a.ii — Economic Benefit Disclosure

Walk us through what a properly disclosed commission-specialist referral looks like from the advisor's side — and what the most common disclosure failure is.

Panel — Round 1: The A.13 Framework in Your Domain

Gassman

Alan Gassman

J.D., LL.M.

Gassman, Denicolo & Ketron, P.A.

Domain 7: Estate Planning

A.13 Anchor: A.13.b.i / b.ii — Scope & Duty to Notify

What is the most expensive scope ambiguity failure you see in estate planning partnerships — and how does A.13.b.i prevent it?

Panel — Round 1: The A.13 Framework in Your Domain

Kimbrough

Kevin Kimbrough

CFP®, CLU®, ChFC®, AEP®, CLTC

The Kimbrough Team @ The Pinnacle Group

Domain 3 + 6: Risk Management & Retirement Income

A.13 Anchor: A.13.a.ii — Economic Benefit Disclosure

You are commission-compensated and operate inside the advisory ecosystem. What does your A.13.a.ii disclosure actually say — and why does the absence of that disclosure harm the client, not protect them?

Panel — Round 1: The A.13 Framework in Your Domain

Love

Anthony Love

CPA, CFP®

Deloitte

Domain 5: Tax Planning

A.13 Anchor: A.13.b.ii — Duty to Notify

When a client's CPA misses a major tax planning opportunity and you know it — what is the CFP®'s obligation under A.13.b.ii?

Panel — Round 1: The A.13 Framework in Your Domain

Amore

Nicky Amore

MBA, MA, CFP®, CPWA®, ChSNC®
Parallel Advisors & NYU

Special Needs Planning · A.13.a.iii

Resource: The Kimbrough Team — thekimbroughteam.com

"Nicky, special needs planning sits at the intersection of investment management, government benefits, legal structures, and long-term family planning — often with irreversible consequences if the coordination breaks down. In your experience, where do multi-party advisory engagements most commonly fail families with special needs dependents, and what does ongoing reasonable care actually require after a referral is made?"

Panel — Round 2: The Specific Resource for Advisors

Flagg

Barry Flagg

CFP®, CLU®, ChFC®, GFS®, AEP® Distinguished

Veralytic

Domain 1: Professional Conduct and Regulation

Resource: Veralytic Subscription — veralytic.com

An advisor referring a client to an insurance specialist needs an objective basis for that referral. What does Veralytic provide that personal judgment alone cannot?

Panel — Round 2: The Specific Resource for Advisors

Gassman

Alan Gassman

J.D., LL.M.

Gassman, Denicolo & Ketron, P.A.

Domain 7: Estate Planning

Resource: EstateView — estateview.com

EstateView was built for advisor-attorney collaboration. Walk us through what it solves for the advisor — especially on scope documentation.

Panel — Round 2: The Specific Resource for Advisors

Kimbrough

Kevin Kimbrough

CFP®, CLU®, ChFC®, AEP®, CLTC

The Kimbrough Team @ The Pinnacle Group

Domain 3 + 6: Risk Management & Insurance, Retirement Income

Resource: Sub-Advisor Model — thekimbroughteam.com

Describe your sub-advisor model in plain terms — what does the advisor do, what do you do, and how does the A.13.a.ii disclosure work in practice?

Panel — Round 2: The Specific Resource for Advisors

Love

Anthony Love

CPA, CFP®

Deloitte

Domain 5: Tax Planning

Resource: Deloitte RIA Outsourcing — deloitte.com

Deloitte built an RIA outsourcing model. What problem were you solving — and how does it address the A.13.b.i scope ambiguity that makes most advisor-CPA partnerships non-compliant?

Panel — Round 2: Actionable Resource — Partnership with The Kimbrough Team

Amore

Nicky Amore

MBA, MA, CFP®, CPWA®, ChSNC®
Parallel Advisors & NYU

Special Needs Planning · A.13.a.iii

Resource: The Kimbrough Team — thekimbroughteam.com

“You have an active partnership with Kevin Kimbrough and The Kimbrough Team specifically covering life insurance legacy planning, long-term care planning, and longevity annuity planning for the clients you serve. Describe what that working relationship looks like in practice — how it formed, how you coordinate across those planning areas, and what it has made possible for your clients that a solo advisory practice couldn't deliver on its own.”

Audience Q&A

"The question you are holding right now
is probably the most important one in the room."

Moderated by Debbie Gauthier, CFP®, CTFA®, GFS® · Veralytic

Return to the Map

1 Conduct & Regulation A.13.a.i	**2** General Principles A.13.a.iii	**3** Risk Mgmt & Insurance A.13.a.ii	**4** Investment Planning A.13.a.i
5 Tax Planning A.13.b.ii	**6** Retirement & Income A.13.a.ii	**7** Estate Planning A.13.b.i	**8** Psychology of Financial Planning A.13.a.i

"Your clients hired you for the whole picture. Section A.13 is the operating manual for delivering it."

Estate Planning Partnerships: Organize and Provide Client Information

Alan Gassman · J.D., LL.M. · Domain 7: Estate Planning · A.13.b.i / b.ii

- **Supply Comprehensive Data:** Equip the legal team with well-organized financial statements and asset summaries before the engagement begins.
- **Share Existing Documents:** Provide any current estate planning documents upfront so the attorney can identify gaps and contradictions.
- **Contextualize Family Dynamics:** Offer background on family structure and potential friction points that may not appear in financial data.
- **The Result:** Streamlines the legal process, reduces billable hours, and protects the client from planning built on incomplete information.

A.13.b.i Implication: The CFP® who prepares this foundation owns the planning framework — that ownership must be documented.

Estate Planning Partnerships: Participate in Key Client Meetings

Alan Gassman · J.D., LL.M. · Domain 7: Estate Planning · A.13.b.i / b.ii

- **Initial Consultations:** Attend the first meeting with the estate planning attorney to establish a unified front and prevent conflicting guidance.
- **Update Sessions:** Participate in periodic reviews to ensure financial and legal strategies remain synchronized as the client's situation evolves.
- **Accessibility:** If unable to attend, remain available on standby during critical client meetings to provide immediate financial context.
- **A.13.b.i Anchor:** Physical presence at meetings helps establish and reinforce who owns each component of the planning engagement.

A consistent presence signals to both the attorney and the client that accountability runs across the full team — not just within each silo.

Estate Planning Partnerships: Proactive Tracking and Strategy

Alan Gassman · J.D., LL.M. · Domain 7: Estate Planning · A.13.b.i / b.ii

- **Calendar Critical Deadlines:** Track important dates — required interest payments on intra-family debt, trust funding windows, beneficiary update triggers.
- **Understand Legal Mechanisms:** Maintain working knowledge of tools such as Grantor Trusts and their tax implications to facilitate informed referrals.
- **Update the Advisory Team:** Proactively notify the attorney and CPA of significant changes in the client's wealth, health, or planning opportunities.
- **A.13.b.ii Anchor:** The duty to notify extends beyond the client — partners must be informed when circumstances change materially.

The unfunded trust is almost always the result of a tracking failure — not a legal drafting failure. Ownership of that tracking must be assigned.

Estate Planning Partnerships: Navigate Attorney-Client Privilege Carefully

Alan Gassman · J.D., LL.M. · Domain 7: Estate Planning · A.13.b.i / b.ii

- "Email Means Evidence Mail": Exercise caution regarding discoverability. Avoid unnecessarily documenting sensitive or adverse information in writing.
- **Scope Awareness:** There is no need to discuss detrimental hypothetical scenarios that could later surface in a deposition — stay within your planning lane.
- **Meeting Attendance:** An advisor's presence at a meeting to assist the client in obtaining legal services may provide some protection, but this is not absolute.
- **A.13.b.i Anchor:** Clear scope documentation protects all parties — including the CFP® — when attorney-client privilege questions arise.

Understanding privilege boundaries is part of A.13.a.i reasonable basis — you must know enough about how your partner operates to refer compliantly.

Estate Planning Partnerships: Avoid Unauthorized Practice of Law

Alan Gassman · J.D., LL.M. · Domain 7: Estate Planning · A.13.b.i / b.ii

- **Strict Boundaries:** Non-attorneys must avoid drafting legal documents or providing legal advice, regardless of how well they understand the underlying concepts.
- **High-Risk Activities to Avoid:** Forming LLCs or entities on behalf of clients; providing legal agreements; encouraging use of generic internet-provided legal forms.
- **The Reality:** Crossing this line is illegal, exposes the advisor to malpractice liability, and violates the scope allocation required under A.13.b.i.
- **A.13.b.i Anchor:** Documented scope allocation protects the CFP® by establishing clearly where financial planning ends and legal counsel begins.

The CFP® who knows enough to draft documents but stays in their lane is practicing A.13.b.i. The one who crosses it has eliminated A.13's protection entirely.

Estate Planning Partnerships: Conduct Collaborative Brainstorming

Alan Gassman · J.D., LL.M. · Domain 7: Estate Planning · A.13.b.i / b.ii

- **Professional Strategy Sessions:** Hold dedicated brainstorming meetings among the full advisory team — attorney, CPA, financial advisor — before presenting to the client.
- **Flexible Formats:** These sessions can be highly effective conducted independently without the client, or alongside a sophisticated client who benefits from seeing the team in action.
- **The Goal:** Crucial for developing comprehensive, creative, and unified asset protection and estate planning solutions that no single professional could produce alone.
- **A.13.a.i Anchor:** Collaborative review is part of reasonable basis — it is how the CFP® verifies that the estate attorney's approach is sound, not simply assumed.

> *Better together is not a slogan in estate planning — it is the only way to close the gaps that A.13.b.ii would otherwise require you to report.*

Thank You

RESOURCES & NEXT STEPS

Veralytic veralytic.com · EstateView estateview.com · Deloitte RIA Outsourcing deloitte.com · The Kimbrough Team thekimbroughteam.com

The session ends where it began: eight domains, one commitment, and the standard that holds it all together.