COMPLIANCE REVIEW PACKET

# RetireTax Scan Pro

A structured review of product scope, data handling, security boundaries, firm responsibilities, service providers, and controlling software disclosures.

| VERSION | EFFECTIVE DATE | DOCUMENT STATUS |
|---|---|---|
| 1.5 | July 16, 2026 | Current product review |

Prepared for broker-dealers, registered investment advisers, insurance agencies, compliance teams, and other supervising firms evaluating the current manual-entry version.

This packet describes the current product design. It does not state that the software is approved for every firm, registration type, jurisdiction, or use case.

EXECUTIVE SUMMARY

# A clearer product for firms to evaluate.

RetireTax Scan Pro is preliminary retirement-tax planning and discovery software for financial professionals. It organizes manually entered facts into ten independently scored review areas and produces a client-facing PDF for further professional discussion.

### 10 independent areas

Each planning area is scored separately. There is no overall household score.

### 2025 tax-return year

The current rules package supports a completed 2025 federal income tax return.

### Browser-session case data

Manual case inputs and results remain in the active browser session rather than an application case database.

### User-controlled report

A printed or saved PDF remains wherever the user or firm stores, sends, retains, or deletes it.

### Critical review boundary

A limited case-data architecture can reduce unnecessary persistence, but it does not remove a firm's obligations to approve, supervise, retain, secure, or properly use a report or related communication.

## What this packet covers

- Product scope, intended users, and explicit limitations.
- Case-data flow, browser-session retention, export, and clearing.
- Current security controls, provider boundaries, and shared responsibilities.
- Supervision, communications, privacy, and recordkeeping considerations.
- A practical firm approval checklist and change-review approach.
- The complete controlling software disclosure package.
- Current official regulatory and provider reference links.

## How to use this document

Version 1.5 describes the current manual-entry product, published commercial offer, automated AI phone-assistant channel, Calendly demo scheduling, operating boundaries, and controlling disclosures. It is a factual product-review aid and does not replace a firm's legal, regulatory, cybersecurity, vendor-management, or supervisory review.

PRODUCT SCOPE

# Designed for early-stage retirement-tax discovery.

The scanner helps a financial professional organize a focused first-meeting conversation. It is deliberately narrower than tax preparation, a comprehensive financial plan, or strategy implementation.

## Intended workflow

| | |
|---|---|
| **1. Enter**<br>Manually enter limited household, tax-return, account, income, insurance, estate, and planning facts. | **2. Analyze**<br>Run programmed screening logic in the browser using the supported tax-year references. |
| **3. Review**<br>Discuss ten independent preliminary indicators, ordered from higher to lower review priority. | **4. Export or clear**<br>Print or save the client-facing PDF if permitted, then clear the active case when work is complete. |

## What the product is

- A manually entered retirement-tax discovery scanner for authorized financial professionals.
- A consistent way to organize ten independent planning review areas.
- A preliminary discussion aid using supported tax-year references and programmed heuristics.
- A client-facing PDF generator with fixed disclosure language.

## What the product is not

- Tax-return preparation, filing, amendment, or tax-compliance software.
- A comprehensive financial plan, account aggregator, custodian, or transaction system.
- Legal, tax, accounting, insurance, brokerage, or individualized investment advice.
- A recommendation to buy, sell, hold, exchange, or implement a security, product, or strategy.
- A books-and-records archive, supervision system, document vault, or permanent client database.
- A guarantee of savings, suitability, availability, accuracy, performance, or future results.

## Data minimization

The interface requests only information relevant to the preliminary screen, such as preferred names or initials, filing status, birth-date or age-related facts, tax-return figures, account-category totals, income sources, and selected insurance or estate-planning responses.

### Do not enter

Social Security numbers, complete account numbers, passwords, login credentials, identity-document numbers, payment-card details, or other unnecessary sensitive identifiers.

DATA ARCHITECTURE

# Case facts stay in the active browser session.

The current manual-entry version separates case-entry fields from the account and infrastructure information processed by authentication and hosting providers.

| | | | |
|---|---|---|---|
| Limited facts entered by an authenticated advisor | Case state stored in sessionStorage | Ten preliminary indicators calculated | User chooses the destination or removes the active case |

| Information category | Current location | Persistence | Primary control |
|---|---|---|---|
| **Manual case inputs and results** | Active browser session storage | Until cleared, user changes/signs out, or the browser session removes it | User and browser |
| **Advisor account and authentication** | Clerk systems and browser authentication state | Under provider and account policies | Clerk, operator, and user |
| **Network, request, diagnostic, and security data** | Vercel and relevant infrastructure | Under provider retention and service terms | Vercel and operator |
| **Printed or saved report** | User-selected device, email, print, or firm destination | Until the user or firm disposes of it | User and firm |

## Important qualifications

- No application case database does not mean no information is processed.
- Authentication and hosting providers may retain ordinary account, device, IP, cookie, request, diagnostic, and security information separate from case-entry fields.
- Browser extensions, managed-device software, screenshots, backups, printing tools, and other software outside the service may create additional copies.
- Clearing a case does not delete a PDF that has already been printed, downloaded, emailed, or saved elsewhere.
- The absence of application storage does not cancel a recordkeeping obligation triggered by the content or business purpose of a report or communication.

SECURITY

# A limited footprint with shared responsibility.

Current controls are designed around data minimization, authenticated access, browser-session processing, user-controlled clearing, and transparent provider boundaries.

### Authenticated workspace

Case-entry and report pages are restricted to authenticated advisor accounts. Clerk provides account identity, login, reset, session, and security functions.

### Browser-session processing

Case inputs and calculated results are held in session storage and are not intentionally sent to an application case database.

### Data minimization

The interface warns against entering unnecessary sensitive identifiers.

### User-controlled clearing

Users can clear the active case; signing out or changing users also removes the browser case session.

### Provider separation

Account and hosting records are described separately from browser-session case-entry fields.

### No hidden archive

The service does not retain a compliance archive of reports or communications.

## Advisor and firm responsibilities

- Use an individual account and protect credentials and recovery methods.
- Use preferred names or initials and avoid unnecessary identifying information.
- Maintain current browsers, operating systems, endpoint protection, and devices.
- Do not use public or untrusted devices for client-related work.
- Clear completed cases and store exported reports only in approved locations.
- Apply the firm's vendor, privacy, incident-response, supervision, and recordkeeping procedures.

### Security and availability limitations

No internet service, browser, provider, or device can be guaranteed completely secure or continuously available. RetireTax Scan Pro does not currently claim an independent SOC 2, ISO, penetration-test, uptime, disaster-recovery, or regulatory certification. A provider's certifications apply to that provider and not automatically to this product.

REGULATORY ALIGNMENT

# Product controls and firm decisions remain separate.

Requirements depend on the firm's registration, business, jurisdiction, relationship, communication, and use of the output. The following map is a review aid, not a legal conclusion.

| Area and references | Product design | Firm decision |
|---|---|---|
| **Books and records - FINRA 4511; Advisers Act Rule 204-2** | No automatic application case archive; user-controlled PDF export. | Determine which reports, advertisements, correspondence, and supporting materials are records and retain them in the approved system. |
| **Supervision - FINRA 3110** | Authenticated access, repeatable workflow, fixed disclosures, and consistent output. | Approve the tool and use case, define procedures, assign reviewers, train users, and monitor use. |
| **Client communications - FINRA 2210; SEC Marketing Rule** | Preliminary language, no guaranteed outcomes, visible qualifications, and sourced public statistics. | Classify each use, complete required review, add required firm language, and retain communications where applicable. |
| **Privacy and safeguards - Regulation S-P and state requirements** | Case fields remain in the browser session and are not intentionally sent to an application case database. | Assess the vendor and workflow under privacy, cybersecurity, incident-response, access-control, and disposal policies. |

### Technology-neutral recordkeeping point

FINRA Regulatory Notice 11-39 explains that whether a communication must be preserved depends on its content and business purpose rather than the device or technology used. Local or browser-session processing does not by itself remove supervision or retention obligations.

## Communications principles reflected in the product

- Planning areas are presented as preliminary review indicators rather than diagnoses or recommendations.
- There is no overall household score that could obscure a higher-priority category.
- No output promises tax savings, investment performance, suitability, or a future result.
- Official records and professional review control over software output.
- Required Social Security and insurance-product language is preserved verbatim where applicable.

FIRM REVIEW

# A practical approval and change-review process.

No software can approve itself for every broker-dealer, RIA, insurance agency, or jurisdiction. A documented firm review is the credible path.

## Suggested approval checklist

**01** Confirm the intended prospect and client use cases.

**02** Decide whether generated reports require pre-use approval or post-use review.

**03** Route required reports and communications into the firm's approved archive.

**04** Confirm approved disclosures, branding, advisor identification, and delivery language.

**05** Document access, user provisioning, offboarding, and credential requirements.

**06** Train users to exclude unnecessary sensitive identifiers and clear completed cases.

**07** Review the provider under the firm's privacy, cybersecurity, and vendor-management process.

## Compliance review support

Advisors and compliance teams may submit questions or requested client-facing language for product review to terry@frsadvisor.com. Requests should identify the applicable screen, report section, or disclosure; describe the concern; provide proposed wording when available; and explain the supervisory reason. Do not include client information.

### How requests are evaluated

Requests are reviewed for accuracy, consistency, operational feasibility, and broader product applicability. Submission does not guarantee adoption, a firm-specific version, regulatory approval, or a particular implementation timeline. Appropriate requests may inform a universal product update.

## Change management

- Material changes to tax-year references, scoring logic, client-facing language, providers, data handling, or report disclosures should be documented and tested.
- This packet should be versioned and regenerated when a described product boundary materially changes.
- Each firm decides whether an updated packet or product release requires renewed review or approval.
- Compliance questions should identify the relevant screen, report section, or disclosure and must not include client information.

PRIVACY AND PROVIDERS

# Transparent about what supports the service.

The current provider set is intentionally small. Provider legal terms and practices govern their services and may change independently.

| Provider | Purpose | Information involved | Case-data boundary |
|---|---|---|---|
| **Clerk, Inc.** | Authentication and account management | Account identifiers, credentials and recovery information, session, device, IP, cookie, and security-event data. | Used for account access, not intentionally as a repository for manual case-entry fields or calculated case results. |
| **Vercel Inc.** | Hosting, delivery, and infrastructure | Network and request data, device details, timestamps, page requests, performance, diagnostics, and security signals. | Case scoring occurs in the browser; ordinary traffic and infrastructure logs may still be processed under Vercel's services and policies. |
| **AI phone assistant service** | General software FAQs and 20-minute demo scheduling | Caller phone number, routing and device data, audio processed in real time, general questions, scheduling details, and ordinary operational records. Calls are not intentionally recorded. | Not intended for client or prospect information, financial data, billing, account access, privacy, security, compliance, or professional advice. Provider identity pending final confirmation. |
| **Calendly, LLC** | Online 20-minute demo scheduling | Name, email address, time zone, selected appointment time, meeting responses, and ordinary technical or calendar-event information. | Not part of manual case entry or the application case database. Scheduling fields should not contain client, prospect, tax-return, account, or confidential financial information. |

## Not currently enabled

The current application code does not intentionally include an advertising network, session-replay product, customer document-upload processor, or payment-card processor. Billing, additional analytics, monitoring, email marketing, document upload, or other providers should be identified before they are enabled.

## Published commercial offer

Paid checkout is not currently enabled. The published offer reserves $499 annual founding pricing for the first 25 successfully paid memberships. The founding rate continues at annual renewals while the membership remains active. New memberships after the founding group are $999 per year. No monthly subscription is offered. New paid members may request a full refund within 30 calendar days of the initial purchase, with no reason required. A signup without successful payment does not reserve a founding place.

## Demo scheduling channels

The 20-minute product demo may be scheduled through Calendly at https://calendly.com/frsadvisor/retire-tax-scan-pro-20-minute-demo or through the automated AI phone assistant at 561-652-0459. Calendly processes information voluntarily entered by the invitee under its services and policies. The phone assistant also answers general software FAQs. Neither channel is intended for billing, account access, privacy, security, compliance, professional advice, or client, prospect, tax-return, account, or other confidential financial information. Use terry@frsadvisor.com for matters outside these limited purposes.

DISCLOSURE PACKAGE

# Controlling software disclosures.

The following language reflects the current application disclosure source. Topic-specific statements marked as required are preserved verbatim.

## Planning purpose and assumptions

This software and its reports provide hypothetical, educational, and planning-oriented information based on information and assumptions entered by the user. Scores, rankings, review flags, and any estimated amounts are preliminary planning indicators only. They are not guarantees, predictions, or a complete financial plan. Results may change with corrected, updated, or additional information. Incorrect, incomplete, outdated, or misread information may materially affect the results.

## Advice and implementation

The software does not provide legal, tax, accounting, insurance, or individualized investment advice and does not recommend buying, selling, holding, exchanging, or implementing any specific security, investment product, insurance product, tax strategy, or financial planning strategy. Consult appropriate tax, legal, accounting, investment, insurance, and financial professionals before taking action.

## Official-document reliance

Results depend on manually entered information. Official tax returns, account and custodian statements, Social Security records, Medicare notices, plan documents, insurance contracts, and legal documents control over any software output.

## Data handling

In the current manual-entry version, case inputs and generated results remain in the user's browser session and are not intentionally transmitted to or stored in an application case database. Information may remain on the user's device in browser session storage and in any PDF the user prints or saves. Hosting, authentication, and security providers may retain ordinary technical logs that are separate from the case-entry fields. Clear the active case, sign out, and safeguard or delete exported files according to applicable firm policies.

## Recordkeeping

The software is not a books-and-records archive. Financial professionals and their firms are responsible for approvals, supervision, client-delivery decisions, and retention of reports, communications, advertisements, and supporting records required by their policies and applicable law.

## Professional responsibility

The software does not act as an investment adviser, broker-dealer, insurance agency, law firm, accounting firm, or tax preparer, and use of the software does not create a professional or fiduciary relationship. The financial professional and supervising firm remain responsible for determining whether any review, communication, or follow-up is appropriate.

DISCLOSURE PACKAGE

# Controlling software disclosures - continued.

### Advisor independence

RetireTaxScanPro is an independent software provider. The financial professional identified in this report is not employed by, endorsed by, or acting on behalf of RetireTaxScanPro. The financial professional and their firm are responsible for reviewing, approving, and using this report in accordance with their compliance requirements.

### Sensitive information

Do not enter Social Security numbers, complete account numbers, passwords, login credentials, or other unnecessary sensitive identifiers.

### Risk and results

No output guarantees future investment, tax, retirement, income, or planning results. Past performance does not guarantee future results. All investments involve risk, including possible loss of principal.

### Government non-affiliation

This software is not affiliated with, endorsed by, or approved by the IRS, Social Security Administration, Medicare, CMS, or any other government agency.

### Applicable requirements control

Where a general app disclosure conflicts with a firm, advisory, product, or legally required disclosure, the applicable firm or required disclosure controls.

## Required topic-specific statements - verbatim

### Social Security

Not affiliated with the US Government. Financial professionals can provide information but do not offer advice concerning Social Security. For information regarding Social Security, consumers should contact the Social Security Administration via their local office or online at ssa.gov.

### Insurance products

Guarantees backed by the claims paying ability of the issuing insurance company.

## Condensed report footer disclosure

This preliminary, hypothetical planning report is based on information and assumptions entered by the user. Scores and flags are planning indicators only, may change with corrected or updated information, and do not guarantee results or recommend any security, product, or strategy. Official records control. Consult appropriate tax, legal, accounting, investment, insurance, and financial professionals before taking action.

REFERENCES

# Current official sources and product review pages.

These links are provided for context and verification. They are not a complete list of requirements and do not create an approval or legal opinion.

FINRA Rule 4511 - General Requirements
https://www.finra.org/rules-guidance/rulebooks/finra-rules/4511

FINRA Rule 3110 - Supervision
https://www.finra.org/rules-guidance/rulebooks/finra-rules/3110

FINRA Rule 2210 - Communications with the Public
https://www.finra.org/rules-guidance/rulebooks/finra-rules/2210

FINRA Regulatory Notice 11-39 - Business communications and technology
https://www.finra.org/rules-guidance/notices/11-39

17 CFR 275.204-2 - Investment adviser books and records
https://www.ecfr.gov/current/title-17/chapter-II/part-275/section-275.204-2

SEC Investment Adviser Marketing - Small Entity Compliance Guide
https://www.sec.gov/resources-small-businesses/small-business-compliance-guides/investment-adviser-marketing

SEC Regulation S-P amendments
https://www.sec.gov/rules-regulations/2024/06/s7-05-23

SEC Regulation S-P Small Entity Compliance Guide
https://www.sec.gov/files/rules/final/2024/regulation-s-p-small-entity-compliance-guide.pdf

## RetireTax Scan Pro review pages

Compliance-conscious design
https://retiretaxscanpro.com/compliance

Annual pricing
https://retiretaxscanpro.com/pricing

Trust Center
https://retiretaxscanpro.com/trust

Privacy Policy
https://retiretaxscanpro.com/privacy

Security and data handling
https://retiretaxscanpro.com/security

Service providers
https://retiretaxscanpro.com/service-providers

Terms and conditions
https://retiretaxscanpro.com/terms

Software disclosures
https://retiretaxscanpro.com/disclosures

# Document control

| Field | Value |
|---|---|
| **Document** | RetireTax Scan Pro Compliance Review Packet |
| **Version** | 1.5 |
| **Effective date** | July 16, 2026 |
| **Product version** | Current manual-entry application |
| **Compliance and privacy contact** | terry@frsadvisor.com |
| **AI phone assistant** | 561-652-0459 - general FAQs and 20-minute demo scheduling only |
| **Online demo scheduling** | https://calendly.com/frsadvisor/retire-tax-scan-pro-20-minute-demo |
| **Regulatory validation** | Official FINRA, SEC, and eCFR links reviewed July 15, 2026 |
| **Supersession** | Replace this packet when a material product, provider, data-handling, disclosure, or legal-page change is released |