

Financial Planning Operations Playbook

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Purpose. Use the Financial Planning dashboard to organize fictional advisory service work, expose missing information and make review preparation and handoffs consistent. This pack provides five operating procedures and four reusable templates.

Scope. Onboarding readiness, review preparation, service requests, document exceptions and operating budgets. All examples, roles and targets are invented. This is a portfolio demonstration, not investment, tax or legal advice, an adopted firm policy or a compliance certification.

How to use. Read the metric dictionary, choose the SOP that matches the signal and record the owner, evidence and decision in the mock operating log. Verify the task in Source data. The dashboard is read-only; the procedures do not activate new agents or authorize transactions.

Current capabilities. The dashboard measures task status, workstreams, due dates, budgets, spend and field completeness. It does not measure assets under management, portfolio returns, financial-plan suitability, client satisfaction, staffing hours or regulatory compliance.

Document control. Mock owner: Advisory Operations Lead. Review quarterly and after changes to source fields, calculations or operating rules. Track document version, reviewer and acceptance date. Firm-specific policies and qualified review would be needed before real operational adoption.

Contents. Operating rhythm and metric dictionary; SOP 01 Client onboarding readiness; SOP 02 Review preparation and follow-through; SOP 03 Service request triage; SOP 04 Document exceptions and evidence quality; SOP 05 Operating budget review; four working templates.

Operating Rhythm and Metric Dictionary

Use task evidence to support decisions and keep unknowns visible.

Review rhythm. At each mock service-day review, the Operations Lead checks source freshness, Stuck tasks, overdue open work and missing fields. Choose up to three priorities, each with an accountable role, next action and date. Weekly, review upcoming deadlines, budget exceptions and previous decisions.

Ownership. Service Coordinator owns intake and handoff tracking. Planning Associate prepares the review pack. Mock Advisor owns substantive review acceptance. Documentation Reviewer assesses record exceptions. Operations Lead prioritizes work; Finance Reviewer validates operating cost evidence. The sender retains ownership until the receiver accepts.

Status measures. Open work = total DEMO | tasks minus Done. Completion = Done / total, rounded. Needs attention counts Stuck tasks only; it does not count every overdue task or all client risks. Active grouping excludes Done and Stuck. Task count is not workload hours.

Cost measures. Reported budget and spend sum available amounts and disclose missing counts. Comparable utilization uses only rows with both amounts: matched spend / matched budget. Remaining matched budget = matched budget minus matched spend. These are operating allocations, not client investment balances, profit or cost-to-complete forecasts. If matched budget is zero, the current display falls back to 0%; this does not establish meaningful utilization.

Chart interpretation. Workstream progress shows the three largest workstreams by task count; cost comparison uses the three largest by reported budget. The six-week due-date distribution starts on Monday of the current UTC week and includes Done tasks with dates in the window. It is not a historical completion trend or staffing-capacity forecast.

Completeness and evidence. Six fields are checked: Status, Workstream, Next Action, Due, Budget and Actual Spend. A populated field can still be inaccurate. Blank amounts remain unknown, not zero. A due date is a task commitment, not an investment deadline or proof of a regulatory obligation.

Automation boundary. Use only approved DEMO | tasks. Preserve 20–30 unarchived tasks, at least six open and 2–4 labeled demonstration gaps. Never reopen Done tasks. Inspect cycle markers before retries, read back changes and retry a failed sync without repeating successful writes. Routine data updates need no site rebuild.

SOP 01 Client Onboarding Readiness

Owner: Service Coordinator; acceptance: Mock Advisor

Trigger and inputs. A fictional onboarding request or handoff arrives. Inputs: synthetic client reference, agreed service scope, checklist version, source task and known dependencies.

1. Establish one record. Search for an existing DEMO | task before creating another. Record the synthetic reference, requested outcome and receiving role. Keep personal identifiers and actual financial records out of the demonstration.

2. Assess readiness. Use the onboarding checklist to record each required mock document or decision as Received, Missing, Needs clarification or Not applicable with a reason. A checked box alone does not prove that its contents were reviewed.

3. Assign missing evidence. Give each missing item an owner and next review date. Use Stuck only where a named dependency prevents progress. Record the dependency and specific next action; do not clear missing values merely to improve completeness.

4. Obtain the handoff decision. Planning Associate checks preparation; Mock Advisor accepts or returns the pack with a reason. Record who accepted, when and which version was reviewed. This is a simulated operational gate, not approval of advice.

5. Close readiness work. Mark Done only when required task fields and mock acceptance evidence are present. Keep unresolved follow-up tasks open with owners and dates; retain completed history.

Exception. If service scope or required evidence is unclear, the Operations Lead resolves the ambiguity before handoff. Missing budget or spend remains blank until supported; never invent zero to permit closure.

Completion evidence. Accepted checklist, reviewed pack reference/version, receiving role, decision timestamp and owned follow-ups.

Dashboard connection. Onboarding task progress, Stuck count, due dates and data completeness. No financial recommendation or client eligibility determination is calculated.

SOP 02 Review Preparation and Follow Through

Owner: Planning Associate; acceptance: Mock Advisor

Trigger and inputs. A fictional periodic review enters the preparation window or a prior review action is due. Inputs: mock agenda, previous decisions, document inventory and task source.

1. Confirm the review commitment. Record the planned review date and scope in the mock log. Use task Due for the next committed preparation action; keep meeting dates distinct when they differ. No automatic meeting scheduling is implied.

2. Reconcile the pack. Check version, evidence date and unresolved questions for each preparation item. Flag stale or contradictory inputs without trying to resolve financial assumptions from task status.

3. Check readiness. Planning Associate records Ready, Conditional or Not ready in the log with rationale. The Advisor decides whether the mock review can proceed; critical missing evidence remains visible.

4. Record decisions and follow-ups. Use the review agenda and action template. Capture the synthetic outcome, accountable role, next action, due date and acceptance criterion. Save any communication as a mock draft.

5. Verify follow-through. At the next review, confirm each accepted action against evidence. Close completed preparation tasks separately from unfinished downstream actions. Do not reopen a Done task to create activity.

Exception. A task due-date change is not evidence that a review occurred. If a review is deferred, record the reason, revised commitment and dependency owner rather than counting it as completed.

Completion evidence. Reviewed pack/version, readiness decision, mock meeting or review record and assigned follow-up actions.

Dashboard connection. Review cycle progress and upcoming task dates. Review coverage and turnaround measures require a separate review roster and event timestamps.

SOP 03 Service Request Triage

Owner: Service Coordinator; escalation: Advisory Operations Lead

Trigger and inputs. New fictional service request, missed operational commitment or changed impact. Inputs: request reference, stated need, scope, time sensitivity and existing task history.

1. Check for duplicate work. Match the request to existing open work. Reuse an open task when the same issue remains unresolved; preserve completed history and link a new recurrence when needed.

2. Classify the impact. In the mock log, classify Urgent service interruption, Time-sensitive dependency or Routine request. Explain the impact and any verified date. These are exercise priorities, not contractual response promises.

3. Assign an accountable role. Record the receiving role, next action and agreed date. The originating role remains accountable until acceptance. A task owner role in the log is not a dedicated dashboard metric.

4. Escalate with evidence. For a blocked dependency or missed commitment, give the Operations Lead a concise summary: confirmed impact, known facts, uncertainty, decision needed and next update. Do not imply that publishing a task notifies anyone.

5. Confirm resolution. Check the original request outcome and record mock acceptance. Confirm all six required fields before Done; leave residual work open and owned.

Exception. Any request involving a real transaction, actual client information or a professional advice decision is outside this demo. Record the exercise boundary and route it to the appropriate real process rather than simulating execution.

Completion evidence. Unique request record, impact rationale, accepted handoff, resolution evidence and retained follow-up commitments.

Dashboard connection. Service workstream, open work and Stuck tasks. Response time, service-level attainment and client sentiment are not calculated by the current dashboard.

SOP 04 Document Exceptions and Evidence Quality

Owner: Documentation Reviewer; coordination: Service Coordinator

Trigger and inputs. Missing, stale or inconsistent evidence; a document workflow blocker; or a weekly quality review.

Inputs: synthetic record reference, checklist version, affected task and known source.

1. Identify the exact gap. Name the missing field or evidence item and the decision it affects. Distinguish missing documentation from an incorrect value. A demonstration label is required for intentionally retained gaps.

2. Trace the intended evidence. Compare the task with its mock checklist or operating log. Record evidence date, version and reviewer. Do not upload authentic account statements, identifiers or client files.

3. Assign the correction. Specify the required evidence, accountable role and review date. If Next Action is intentionally blank for the demonstration, put the explanation in the task name or mock log.

4. Validate before changing. Record old value, corrected value and reason. Preserve unknown amounts as blank. Resolve one existing gap during a refresh while maintaining the approved 2–4 deliberate gap tasks per board.

5. Read back and reconcile. Verify changed fields in the source, then confirm the sanitized published snapshot and affected dashboard counts. A successful workflow run alone is insufficient if the readback is stale.

Exception. If evidence conflicts or is unavailable, retain the gap and mark the decision provisional. This procedure does not certify regulatory compliance or define legally sufficient record retention.

Completion evidence. Correction log, evidence reference, reviewer, verified readback and an owner for every unresolved issue.

Dashboard connection. Six-field completeness and document-workflow status. Documentation quality and professional review approval are separate from field population.

SOP 05 Operating Budget and Workload Review

Owner: Advisory Operations Lead; cost review: Finance Reviewer

Trigger and inputs. Weekly operating review, proposed scope change or a task approaching its budget. Inputs: task budget/spend, approved allocation, cost evidence and separate remaining-work estimates if available.

1. Define the cost basis. Confirm that budget and spend describe the same fictional service work and period. Keep operating costs separate from client assets, fees billed, revenue and investment performance.

2. Reconcile available amounts. Compare reported totals with matched budget/spend rows. Disclose missing counts. Investigate inconsistent or duplicated costs; do not treat unknown amounts as zero.

3. Explain the variance. For matched rows, calculate budget less spend. Record scope changes and pending costs separately. Remaining budget is not a forecast of final cost or profit.

4. Assess delivery implications. Review due dates and blockers. For a staffing decision, obtain estimated effort, skills and availability in a separate worksheet; do not infer hours from task count or budget.

5. Record the decision. Choose a mock action such as request evidence, revise scope or seek allocation approval. Record reviewer, rationale, next action and due date. Update approved values only after the simulated decision and read back changes.

Exception. Missing cost evidence prevents a complete forecast. If matched budget is zero, utilization is not meaningful even if the current UI displays 0%. Escalate the evidence gap rather than presenting it as zero consumption.

Completion evidence. Reconciled cost basis, missing-data disclosure, recorded decision/approval and an owned action for any variance or gap.

Dashboard connection. Reported budget/spend, comparable utilization and workstream costs. Forecast cost-to-complete, advisor capacity, revenue and profitability require additional records.

Templates for Onboarding and Reviews

Reusable mock records with explicit handoff and acceptance evidence.

Onboarding checklist. Synthetic reference: ____ | Source task: ____ | Service scope: ____ | Checklist version: ____ | Coordinator: ____ | Receiving role: ____ | Target handoff: ____

Checklist entry. Required item: ____ | Received / Missing / Needs clarification / Not applicable: ____ | Evidence reference and date: ____ | Reviewer: ____ | Missing-item owner: ____ | Next action/date: ____ | Acceptance decision and reason: ____

Worked onboarding example. DEMO | Sample household review pack: agenda received, mock document index missing. Coordinator owns the missing index request; Planning Associate is the receiver. Status remains Stuck only while that dependency blocks preparation. When the index is verified and accepted, advance the task; document receipt alone does not approve any financial advice.

Review agenda. Review reference/date: ____ | Scope and pack version: ____ | Prior actions: ____ | New evidence/unknowns: ____ | Readiness decision: ____ | Mock Advisor acceptance: ____ | Follow-up owner/action/date: ____ | Next review: ____

Review coverage example. A separate mock roster has 12 reviews due this month, 9 accepted as completed and 3 pending. Review coverage is $9/12 = 75\%$ only if roster and completion evidence are verified. This is a proposed measure; the dashboard task completion rate uses all task rows and must not be substituted for review coverage.

Templates for Exceptions and Budget Review

Use these structures in the mock operating log; all example amounts are fictional.

Exception register. Task/reference: ____ | Gap or contradiction: ____ | Demonstration example label: ____ | Affected decision: ____ | Evidence required: ____ | Owner/date: ____ | Previous value: ____ | Corrected value: ____ | Reviewer/reason: ____ | Source readback: ____ | Published readback: ____

Budget review worksheet. Task/workstream: ____ | Period and cost basis: ____ | Approved budget: ____ | Spend evidence: ____ | Matched remaining budget: ____ | Estimated remaining cost: ____ | Forecast total cost: ____ | Missing evidence: ____ | Approval decision: ____ | Owner/action/date: ____

Matched-cost example. Task A has \$12,000 budget and \$7,500 spend. Task B has \$8,000 budget and missing spend. Reported budget is \$20,000; reported spend is \$7,500 with one missing-spend task. Matched utilization is $\$7,500/\$12,000 = 62.5\%$, displayed rounded to 63%. Matched remaining budget is \$4,500. Using \$20,000 as the denominator would mix complete and incomplete evidence.

Forecast example. If Task A separately has an evidence-based remaining cost estimate of \$5,000, forecast total cost is \$12,500 and forecast overrun is \$500. That estimate is outside the current dashboard fields. Neither the estimate nor task completion predicts investment returns or client outcomes.

Logic review checklist. Confirm label and formula; trace required fields; check a complete row and a missing-value row; verify date boundaries and denominators; compare source to published readback; record reviewer, version and unresolved limitations. Keep proposed metrics labeled until their source model and calculation are implemented.