Gauge your level of complexity

Cash Flow Services	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	LEVEL 5
Level and vehicle for emergency fund	✓	✓	✓	✓	✓
How/when to pay off debt	✓	✓	✓	✓	✓
Employment benefits review	✓	✓	✓	✓	✓
College education planning	✓	✓	✓	✓	✓
Contributions to 401(k) and IRA	✓	✓	✓	✓	✓
Cash flow projection	✓	✓	✓	✓	✓
Retirement projections	✓	✓	✓	✓	✓
Income tax planning	✓	✓	✓	✓	✓
Home purchase decision		✓	✓	✓	✓
Charitable giving strategy		✓	✓	✓	✓
Social Security planning		✓	✓	✓	✓
Pension election planning		✓	✓	✓	✓
Retirement withdrawal planning		✓	✓	✓	✓
Timing of retirement		✓	✓	✓	✓
"Windfall" planning (e.g., inheritance, business sale, severance, etc.)		basic	low	medium	high
Stock options/restricted stock strategies			low	medium	high
Deferred compensation strategies			low	medium	high
Small business retirement plan selection			low	medium	high
Pre-65 healthcare planning			low	medium	high
Job/career change evaluation			low	medium	high

Investments Services

	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	LEVEL 5
Asset class allocation	✓	✓	✓	✓	✓
Specific advice for current employment retirement plan only	one				
Specific advice for multiple retirement accounts		few	some	many	a lot
Specific advice for multiple retirement and taxable accounts		few	some	many	a lot
Guidance on variable annuities			one	many	a lot

Insurance Services

	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	LEVEL 5
General advice on types and amounts of life insurance	✓				
Specific advice on types and amounts of life insurance	✓	✓	✓	✓	✓
General property/casualty liability, disability, and long-term care advice	✓	✓	✓	✓	✓
Specific advice on existing term life insurance policies	✓	✓	✓	✓	✓
Specific advice on existing term and permanent life insurance policies		✓	✓	✓	✓
Long-term care cash flow analysis				✓	✓

Estate Services

	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	LEVEL 5
Basic estate planning advice	✓	✓	✓	✓	✓
Estate design	✓	✓	✓	✓	✓
Review of existing documents		✓	✓	✓	✓
Charitable estate planning			✓	✓	✓
Estate settlement advice				✓	✓
Irrevocable trusts					✓

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