

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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