CASH FLOW SERVICES	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	LEVEL 5
Level and vehicle for emergency fund	x	x	x	x	x
How/when to pay off debt	x	x	x	x	x
Employment benefits review	x	x	x	x	x
College education planning	x	x	x	x	x
401(k) and IRA contributions	x	x	x	x	x
Five-year cash flow projection	x	x	x	x	x
Retirement projections	x	x	x	x	x
Income tax planning	x	x	x	x	x
Home purchase decision		x	x	x	x
Charitable giving strategy		x	x	x	x
Social security planning		x	x	x	x
Pension election planning		x	x	x	x
Retirement withdrawal planning		x	x	x	x
Timing of retirement		x	x	x	x
"Windfall" planning (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	x	x	x	x	x
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	Few	Many

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	x	x	x	x	x
General property/casualty liability, disability and long-term care advice	x	x	x	x	x
Specific advice on existing “term”-only life insurance policies	x	x			x
Specific advice on existing "term" and permanent life insurance policies		x	x	x	x
Long-term care cash flow analysis				x	x

ESTATE SERVICES	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	LEVEL 5
Basic estate planning advice	x	x	x	x	x
Estate design	x	x	x	x	x
Review of existing documents		x	x	x	x
Charitable estate planning			x	x	x
Estate settlement advice				x	x
Irrevocable Trusts					x