

Service level I:	Typical Asset Level: Less than \$100,000
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The ideal clients for Service Level I are those who are in the accumulation phase, possibly clients in small business retirement plans, or those who are part of a family group. These valued clients typically need help with, or are focused on, one aspect of the financial planning process, such as; enrollment in their company retirement plan, college-funding, term insurance, or an individual investment need, such as a Roth IRA.

Service level II:	Typical Asset Level: \$100,000 to \$500,000
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The ideal clients for Service Level II are those who may still be in the accumulation phase, but in most instances have moved past initial investing and require additional attention. These important clients may need help with all aspects of financial planning; investment, college funding, retirement accumulation, estate, insurance, and income tax planning, as well as asset protection.

Service level III:	Typical Asset Level: Above \$500,000
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The ideal clients for Service Level III are those who may have moved beyond the accumulation phase and are typically at the pre-retirement stage, have recently retired, or have had some other recent change in their financial life that requires some professional attention. These clients' needs are more sophisticated, whereby all parts of the financial plan impact other parts, and asset allocation and private asset management become a critical strategy within the plan. Tax management and estate planning are critical issues.

Advice & Services	Service Levels		
	I	II	III
Investable Assets below \$100,000		\$100K - \$500K	More than \$500,000
Primary Contact: Advisor			
Beneficiary Review			
Client Life Interview			
Unlimited Phone Calls to The Office			
Internet Access to Consolidated Statements			
Cost Basis & Income Tax Related Calculations			
Company Retirement Plan Review			
Income Tax, Estate Planning & Insurance Review			
Birthday Lunch			
Annual Meeting with Advisor			
Personalized Financial Plan and Annual Updates			
Access to Asset Allocation Programs (Diversification Models)			
Quarterly Performance Reporting for Fee-Based Accounts			
Brokerage Accounts for Individual Stocks or Bonds			
Automatic Account Rebalancing (for certain accounts)			
Semi-Annual Meeting with Advisor			
Quarterly Performance Reporting			
Access to Private Managed Accounts And Wealth Managers			
Complimentary Review of Personal Income Tax Preparation			
Annual Meeting with CPA & Attorney			
Birthday Dinner			
Personalized Computer Consulting Related to Software & Online Account Access			
Invitation to All Company Social Events; including Education Events, Golf Outings and Company Parties			