



PINES FINANCIAL GROUP, INC.

EXPLANATION OF SERVICE LEVELS	Elite	Pro Plus	Pro	Standard
Review Meetings and Calls				
Reviews Every Four Months	X			
Reviews Every Six Months		X		
Review Every 8 Months			X	
Review Every 10 Months				X
Financial Planning Services				
Income analysis and cash flow management	X	X		
Debt management and consolidation	X	X	X	X
Retirement Plan Management	X	X	X	X
Education Planning (529)	X	X	X	
Estate Plan and Trust Review	X	X	*	
Mortgage review and/or purchase analysis	X	X	X	
Charitable Gifting Strategies	X	X	*	
Family Wealth/Legacy planning	X	X	*	
Retirement Income Analysis (Next Phase)	X	X	*	
Investment Management				
Investment Allocation Analysis	X	X	X	X
Investment Solutions- AMP or Models	Customized	Customized	Customized	Model
Tax Management Strategies	X	X	X	
Complex Strategies	X	X		
Annuity Strategy	X	X	X	
Risk Management				
Life Insurance Review	X	X	X	X
Long Term Care Review	X	X		
WMP Stress Tests	X	X		
Tax and Accounting				
Tax Planning and Review	X	X	X	
Coordinate with CPA &/or EPA	As needed	As needed	As needed	
Legislative/tax law change notification	X	X	X	X
Other / Specialty				
Social Security optimization advice	X	X	X	
Small Business Owner Planning	X	As needed		
Purchase / IPO options	X	As needed		
Employee Benefits Review	X	As needed		
Stock Options & Holdings	X	As needed		
Executive compensation planning	X	As needed	*	
RMD Calculation and Follow Up	X	X	X	X