



Uncover Opportunities

Using the “What Keeps You Up at Night?” checklist

Please take a minute to review the topics and related resources below. Use our popular Heritage Planning “What Keeps You Up at Night?” checklist to spark planning conversations with your clients.

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Step 1: Connect

Use our popular “What Keeps You Up at Night?” checklist (see back) to spark planning conversations with your clients.

Step 2: Engage

Leave copies in your reception area. Mail or email it. Hand it out at your client review meetings and events.

Step 3: Address

Meet with clients to review and prioritize their top concerns. Introduce strategies for their specific needs using the applicable infosheets listed under each question at right.

Access all infosheets at

> mfs.com

> Practice Management

> Serve Your Clients

> MFS Heritage Planning®

Step 4: Reconnect

Schedule follow-ups to review progress and uncover any new concerns or opportunities.

These materials are directed at persons having professional experience related to investments and, if the investor is a retirement plan subject to ERISA or an IRA, for use by such person in their role as a fiduciary under ERISA or Section 4975 of the Internal Revenue Code (as applicable) to such investor. MFS does not provide impartial or fiduciary investment advice as to the selection and use of its products.



Retirement

Will my money last through retirement?

- [Financial issues as retirement draws near](#)
- [Cutting back on coffee could perk up your future](#)
- [Should I stay or should I go?](#)

Do I need long-term care insurance?

- [Choosing long-term care insurance](#)

How do I manage all my retirement plans?

- [Consolidating retirement plan assets](#)
- [Weighing your 401\(k\) options at retirement](#)

What should I consider before claiming Social Security?

- [10 key facts about Social Security](#)

What should I do with my employer retirement plan?

- [An IRA dilemma: To roll or not to roll](#)
- [Distributions of employer stock from 401\(k\) plans](#)

Since I am retiring soon, what do I need to do now?

- [Financial issues as retirement draws near](#)
- [10 rules for the retirement road](#)
- [Weighing 401\(k\) options at retirement](#)
- [Understanding required minimum distributions \(RMDs\)](#)
- [Social Security's benefits statement mailing](#)
- [Retiring to a different state](#)
- [A tax break to consider: Qualified charitable distribution](#)

Education Planning

How much should I save for college? When should I start planning?

- [529 education planning](#)

What are my education savings options?

- [529 education planning](#)

Life Events

How do we manage our finances after getting married?

- [Merging finances after marriage](#)
- [Creating a household budget](#)
- [Contact and financial information worksheet](#)

What happens to my 401(k) when I change jobs?

- [401\(k\) plan choices for job changers](#)

What are my options if I am laid off?

- [Managing a job layoff](#)

I am getting divorced. What happens to my assets?

- [Divorce worksheet](#)

How do I help my recent college grad transition into the workforce?

- [Job search tips for recent graduates](#)

What do I do when a loved one dies?

- [What to do when a relative dies](#)

Eldercare

How can I learn more about Medicare?

- [Facing the complexities of Medicare](#)

What should I consider when evaluating care facilities?

- [Finding the right care facility for an older relative](#)
- [Nursing home checklist](#)

How do I cope with Alzheimer's disease?

- [How to help a loved one with Alzheimer's disease](#)

What happens if I have to care for my parents?

- [Helping aging relatives get the care they need at home](#)
- [Being a caregiver](#)
- [Should I stay or should I go?](#)

Estate Planning

What should I know about estate planning?

- [Nine important estate planning steps](#)

How do I protect my estate from taxes?

- [Minimize taxes with estate planning and gifting](#)

How do I create a legacy for my children?

- [Choosing beneficiaries for your retirement accounts](#)

Can I provide for my favorite charity when I am gone?

- [Minimize taxes with estate planning and gifting](#)

What will my survivors need to know?

- [What you need your survivors to know](#)

Financial Basics

How do I keep my records safe and organized?

- [Organizing your financial records](#)
- [Contact and financial information worksheet](#)
- [Nine ways to protect yourself from scams](#)

How do I do a better job budgeting? How do I reduce my debt?

- [Reducing debt takes commitment and patience](#)
- [Creating a household budget](#)

How do I teach little kids about money?

- [Nine steps to raising money-smart kids](#)

How do I help a young adult establish a financial strategy?

- [Building a financial foundation for the next generation](#)
- [Creating a household budget](#)
- [Organizing your financial records](#)

How do I have financial discussions with family?

- [Family financial map](#)
- [Family wealth management: Tips for a successful transition between generations](#)



What Keeps You Up at Night?


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Please take a minute to review the topics and related questions below. Check off any concerns you have right now. Chances are I have information that will help us address many of the issues that may worry you.

Retirement	<input type="checkbox"/> Will my money last through retirement? <input type="checkbox"/> Do I need long-term care insurance? <input type="checkbox"/> How do I manage all my retirement plans? <input type="checkbox"/> What should I consider before claiming Social Security? <input type="checkbox"/> What should I do with my employer retirement plan? <input type="checkbox"/> Since I am retiring soon, what do I need to do now?	NAME _____ ADDRESS _____ _____ STATE _____ ZIP _____
Education Planning	<input type="checkbox"/> How much should I save for college? When should I start planning? <input type="checkbox"/> What types of financial aid are there? <input type="checkbox"/> What are my education savings options?	BUSINESS PHONE _____ HOME PHONE _____ EMAIL _____
Life Events	<input type="checkbox"/> How do we manage our finances after getting married? <input type="checkbox"/> What happens to my 401(k) when I change jobs? <input type="checkbox"/> What are my options if I am laid off? <input type="checkbox"/> I am getting divorced. What happens to my assets? <input type="checkbox"/> How do I help my recent college graduate transition into the workforce? <input type="checkbox"/> What do I do when a loved one dies?	BEST TIME TO CALL _____
Eldercare	<input type="checkbox"/> How can I learn more about Medicare? <input type="checkbox"/> What should I consider when evaluating care facilities? <input type="checkbox"/> How do I manage Alzheimer's disease? <input type="checkbox"/> What happens if I have no heirs or my parents?	This material should be used as helpful hints only. Each person's situation is different. You should consult your investment professional or other relevant professional before making any decisions.
Estate Planning	<input type="checkbox"/> What is estate planning? <input type="checkbox"/> How do I protect my assets? <input type="checkbox"/> How do I leave a legacy for my children? <input type="checkbox"/> When I provide for charity when I am gone? <input type="checkbox"/> What do my survivors need to know?	MFS® does not provide legal, tax, Social Security, Medicare or accounting advice. Clients of MFS should obtain their own independent tax and legal advice based on their particular circumstances.
Financial Basics	<input type="checkbox"/> How do I keep my records safe and organized? <input type="checkbox"/> How do I do a better job budgeting? How do I reduce my debt? <input type="checkbox"/> How do I teach little kids about money? <input type="checkbox"/> How do I help a young adult establish a financial strategy? <input type="checkbox"/> How do I have financial discussions with family?	

