

Pursue Goals. Worry Less.

Investing and life stage planning can be overwhelming, time consuming and more complicated than you might think. A few bad decisions could potentially put your family's financial future in jeopardy. Fortunately, you don't have to go it alone. Investment professionals offer a wide range of services, some that you may not have considered.

WHAT CAN A PROFESSIONAL DO FOR YOU?



PUTS PLANNING INTO ACTION

Moving you forward

- Develops a personalized investment strategy
- Provides college/ education saving options
- Helps you prepare for retirement
- Consults on Social Security claims
- Assesses existing investments



COACHES AND EDUCATES

Trying to help you avoid costly mistakes

- Recommends an asset allocation strategy
- Determines your risk tolerance
- Answers questions on specific investments
- Explains investment performance
- Helps you understand your statements



CONSIDERS TAXES

Keeping more of your money

- Works with your tax advisor to try to reduce tax liability
- Manages investment portfolio with an eye toward taxes
- Works with tax or legal advisors to adapt plan as necessary



KEEPS YOU ON TRACK

Pursuing your goals

- Meets with you regularly to update you and address any changes in your family or financial situation
- Reviews goals and adjusts portfolio when needed
- Offers advice on ideas
- Works with each generation to ensure continuity
- Provides perspective on what is and is not relevant to your financial situation

Contact your financial advisor or investment professional or explore these websites to learn more:

The Financial Industry
Regulatory Authority

Certified Financial Planner
Board of Standards

Financial advisors or investment professionals cannot provide tax or legal advice. You should consult your attorney or qualified tax advisor regarding your situation.

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.



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Why work with a professional?

When people make big decisions, most look for knowledge or guidance to help them make the best decision. A professional can help provide those services. A recent study shows that investors who choose to work with a professional are very satisfied with their experience.¹

Financial advice is more than just dollars and cents. It's a process that can add value.



¹ Source: MFS Heritage Planning–advised investor survey, December 2022.