MFS HERITAGE PLANNING®
Action plans and resources to help your clients in every life stage
EVERYTHING YOU NEED WITH JUST ONE CLICK

MFS Heritage Planning is the easy-to-use, industry-renowned resource library at mfs.com/hp. Designed specifically for investment professionals like you, Heritage PlanningSM provides the tools you need to build your brand and your business as a multigenerational family financial advisor.

The program has high-impact client education and consultation ideas, customizable infosheets and detailed action plans to help you address your clients’ key family financial issues:

• Retirement
• Education Planning
• Life Events
• Eldercare
• Estate Planning
• Financial Basics

In just a few pages, this brochure highlights the proven, time-tested ways you can use Heritage Planning to profoundly enhance your relationship and business-building efforts with clients, their families, prospects and centers of influence.
The “What Keeps You Up at Night?” checklist is the most popular piece of literature in the Heritage Planning advisor arsenal. Its sensible language and straightforward format make the checklist both easy to use and incredibly powerful. The questions listed cover your clients’ and prospects’ most common financial concerns at every stage and change of life. For each question, you can provide answers — using the Heritage Planning infosheets you download from mfs.com/hp. You can even customize the materials with your contact information, or ask your MFS team to do that for you.

**CLIENT CHECKLIST**

Uncover consulting opportunities

**IN YOUR OFFICE**

To identify client needs
- Provide customized checklists on a clipboard in your waiting area.
- Ask clients to identify current or anticipated concerns they or their families are facing.
- Equipped with this understanding, provide ideas and solutions to meet clients’ needs.

During reviews
- Explain that as a family advisor you can help address clients’ or family members’ pressing concerns.
- At the close of an annual review, provide key clients with extra customized checklists and return envelopes that they can share with a family member or friend.

**PROSPECTING**

To set yourself apart
- Use the checklist as an annual, branch-initiated marketing mailer to valued clients, prospects (including clients’ adult children) and centers of influence.
- Include a cover letter, as well as a return envelope, explaining that these are the types of issues you address with your clients, as well as their family or friends.
- June and July are ideal months for making contact, when the volume of mail people receive is usually light and clients and their families often visit with one another.
- If you conduct outside visits in the community, use customized checklists as a “leave-behind,” and a compelling example of all you do for clients.

At seminars and workshops — as a conversation expander
- Any time you speak to a group, hand out checklists as a final call to action at the close of the event.
- Sample “close”:

“Before you go, please take a look at the sheet I’ve given you that says ‘What Keeps You Up at Night?’ Mark the top 2 – 3 life issues that you or someone in your family may face in the next 18 – 24 months. As a family financial advisor, I can review your completed checklist with you and discuss potential solutions or appropriate next steps you should consider.”

**BUILDING REFERRALS**

Centers of influence (COI)
- When you meet with centers of influence, provide a customized checklist and explain that, as a family financial advisor, you address these planning issues.
- Offer to provide a pad or supply of checklists to place in their waiting area or to use in their own annual mailings or client meetings.
- Customize the checklists with their contact information (or yours).
- Share the checklist with all tax and legal professionals for your top 20 clients.
CLIENT INFOSHEETS
Educate yourself, your clients and prospects

The MFS Heritage Planning advisor program includes over 45 infosheets (articles) that address many life issues, including retirement, eldercare, financial basics and more. You can find each infosheet online at mfs.com/hp. Use the information to enrich consultations, or share the infosheets directly with clients. Here are some time-tested tips for using infosheets most effectively.

CUSTOMIZE FOR CLIENTS

Address individual client issues
- When a client or prospect identifies a family issue, whether in conversation or via the “What Keeps You Up at Night?” checklist, visit mfs.com/hp to search for relevant infosheets.
- Customize the infosheets with your contact information.
- Save the sheet as a PDF so you can e-mail or print to mail or hand-deliver.

Create a customized booklet
- Use the tool on mfs.com/hp to create customized “booklets” of infosheets that address an individual client’s needs.
- Customize the cover page of your booklet with the investor’s name and your name and contact information.

AUTOMATE ONGOING CONTACT

Build a disciplined client or prospect drip contact plan
- With information your clients and prospects really need, infosheets can be a valuable addition to your ongoing mailing program.
- Visit the Monthly Touchpoints calendar at mfs.com/hp for client contact ideas.
- Targeted communications that are particularly relevant at different times of the year are perfect for staying in touch with clients, their families, prospects and centers of influence.

EDUCATE CLIENTS

Access content for educational workshops — to explain issues that are of interest or concern to targeted clients or prospects
- Identify client needs with the “What Keeps You Up at Night?” checklist and host educational workshops periodically for clients who share a common planning interest or concern.
- Hold seminars at your office or with affinity groups that reach your key clients.
- Use infosheets or an approved MFS seminar as your presentation content.

mfs.com/hp

MFS HERITAGE PLANNING®

Use the information

3 WAYS TO ACCESS INFOSHEETS

1 Just click on the drop-down menu “View Client Infosheets” to access articles organized under the same sections as the checklist.
2 Click on the visual under “Using the Checklist” for direction on choosing infosheets that correspond to the checklist questions.
3 Click on the individual life stage to access the articles on that topic.
### CLIENT CONVERSATIONS

Demonstrate your value with these conversation starters

Each time you speak with a prospect, client or referral source, you have the opportunity to **“build your brand”** as a multigenerational family financial advisor. The words you choose can make a real difference in how these critical decision makers view you. Here are some suggestions that can keep your message consistent and strong, while reinforcing your value as a trusted financial partner.

#### MEET WITH CLIENTS

**To uncover their most pressing concerns**

At each review, uncover consulting opportunities by profiling to identify issues that have arisen or may soon come up. For example, ask,

> “Have you had any recent changes or do you anticipate any changes in employment or income? How about your family? How are they? Any changes in education plans/employment/family situations? Tell me about your parents: Any changes in their circumstances or caregiving issues since we last met?”

Offer ongoing consulting services based on the concerns identified on the “What Keeps You Up at Night?” checklist. Say,

> “If you are dealing with one or more of these issues, or anticipate that you will be, please know that as your family financial advisor I have information to help you.”

**To inspire introductions to family**

At the close of each client review, say,

> “If you have a family member or a friend who is dealing with one or more of these issues, please know that I am happy to consult with them. Please share this “What Keeps You Up at Night?” checklist with them and let them know that I am available to answer any questions and provide helpful information.”

#### CONNECT WITH CLIENTS’ HEIRS

**To begin to build a relationship with a client’s adult children**

Set yourself apart from advisors the children may already be working with by marketing the breadth of what you do. Say,

> “As your family’s financial advisor, I help with issues at every stage of planning. I would like to periodically share with you information or ideas that I usually share with clients who are in a similar stage of life.”

**To convey your capabilities**

Never assume that a prospect understands the full breadth of your capabilities or capacity to help. Say,

> “As my clients’ family financial advisor, these [need to give a few examples or point to “What Keeps You Up at Night?” checklist to enumerate] are the kinds of issues I address. If you or a loved one are ever dealing with one or more of these concerns or situations, please know that I can help by providing information and resources.”

#### PARTNER WITH CENTERS OF INFLUENCE

**To expand your reach**

Differentiate yourself from other advisors. Share the “What Keeps You Up at Night?” checklist and say,

> “If you have clients who are dealing with any of these issues, please know that I have a full complement of tools and resources to assist them. I can provide those to you, or, if you prefer, directly to your clients.”
BUILDING BETTER INSIGHTS®

Information alone isn’t enough to help investors be successful. They need to know what’s important. What they need is insight. At MFS®, we are an active, global asset manager with a uniquely collaborative approach designed to build better insights through:

**Integrated Research**
We analyze opportunities across geographies, across fundamental and quantitative disciplines and across an organization’s entire capital structure to develop a fuller perspective on securities we select for our clients.

**Global Collaboration**
Our people, teams and compensation structure ensure collaboration so that our clients benefit from a shared, worldwide view of investing opportunities.

**Active Risk Management**
Every member of our investment team is responsible for managing risk and delivering to our clients the greatest possible return within each portfolio’s risk guidelines.

Investors need insight more than information. MFS – Building Better Insights for our clients.

You should recommend products based on your client’s financial needs, goals, and risk tolerance.

MFS® does not provide legal, tax, or accounting advice. Clients of MFS should obtain their own independent tax and legal advice based on their particular circumstances.

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