MFS Heritage Planning®

Helping Yourself. Helping Your Parents. Helping Your Children.®

MFS INVESTMENT MANAGEMENT

CHOOSE WHAT FITS.®

Courtesy of: George Ferguson
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Financial basics

Yes! I would like more information.

Name

Address

City

State

ZIP code

Business phone

Home phone

E-mail

Best time to call

What keeps you up at night?

A checklist to help you assess your planning needs

Concerns about your personal life and your financial responsibilities are often intertwined. By helping you plan for life events that have an impact on your financial picture, your financial advisor could help you make solid decisions that reduce worry.

To help you identify areas in which you could benefit from proactive financial management, we have prepared this checklist. Your financial advisor can provide additional information about the topics below and, more importantly, help guide you through the financial decisions associated with each.

Retirement

- [ ] Financial issues as retirement draws near
- [ ] An IRA dilemma: To roll or not to roll
- [ ] Roth IRA: A retirement investment choice
- [ ] Consolidating retirement plan assets
- [ ] Retirement planning worksheet
- [ ] 10 rules for the retirement road
- [ ] Weighing your 401(k) options at retirement
- [ ] Understanding required minimum distributions (RMDs)

Eldercare

- [ ] Caring for aging parents
- [ ] Helping a loved one with Alzheimer's disease
- [ ] Being a caregiver
- [ ] Finding the right care facility for an older relative
- [ ] Choosing long-term care insurance
- [ ] Nursing home checklist
- [ ] Facing the complexities of Medicare

Education planning

- [ ] Understanding your college savings options
- [ ] 529 college planning
- [ ] Winning at the college financial aid game
- [ ] 9 steps to raising money-smart kids

Estate planning

- [ ] 10 important estate planning steps
- [ ] Choosing beneficiaries for your IRA
- [ ] Stretch your IRA across several generations
- [ ] What you need your survivors to know
- [ ] Understanding estate and inheritance taxes
- [ ] Minimize taxes with estate planning and gifting
- [ ] Using trusts as part of your estate planning
- [ ] Dealing with your home as part of your estate
- [ ] Effectively managing your estate

Life events

- [ ] What to do when a relative dies
- [ ] 401(k) plan choices for job changers
- [ ] Divorce: Dealing with property issues during an emotional time
- [ ] Divorce worksheets
- [ ] Handling a job layoff

Financial basics

- [ ] Organizing your financial records
- [ ] Creating a household budget
- [ ] Reducing debt takes commitment and patience
- [ ] Understanding managed accounts

This material should be used as helpful hints only because each individual's situation and needs are different.

Visit our Web site at mfs.com.

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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