



Unique Traits of World Class Advisors
Excelling in a Virtual World

FPA East Bay Meeting featuring Susan Kay
October 2020

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Our 12th straight year

MFS' Long-Term Performance Consistently Recognized by *Barron's*

Aligned with client needs

At MFS®, our goal is to deliver consistent long-term results to help investors meet their investment objectives. To do this, we strive to create value for our clients by allocating capital responsibly. Through our collective expertise, long-term discipline and active risk management, we've not only delivered competitive results over the long term but also through challenging market environments such as 2008 and 2015, when investors needed them most.

Successful long-term results

Barron's rankings of MFS Family of Funds® (based on performance as of 12/31 for year listed)

Consistent rankings over the past 12 years:

- 92% of the time (22/24) ranked in top 10 for 5- and 10-year periods
- 78% of the time (28/36) ranked in top 10 for 1-, 5- and 10-year periods
- Only fund family that has had 6 years in the top 10 across all time frames since 2008

	10-YEAR	5-YEAR	1-YEAR
2019	# 4 OUT OF 45	# 2 OUT OF 52	# 1 OUT OF 55
2018	# 8 OUT OF 49	# 9 OUT OF 55	# 12 OUT OF 57
2017	# 2 OUT OF 49	# 10 OUT OF 53	# 12 OUT OF 58
2016	# 2 OUT OF 53	# 9 OUT OF 54	# 22 OUT OF 61
2015	# 2 OUT OF 52	# 1 OUT OF 58	# 5 OUT OF 67
2014	# 5 OUT OF 48	# 13 OUT OF 56	# 41 OUT OF 65
2013	# 2 OUT OF 48	# 10 OUT OF 55	# 10 OUT OF 64
2012	# 5 OUT OF 46	# 9 OUT OF 53	# 9 OUT OF 62
2011	# 7 OUT OF 45	# 3 OUT OF 53	# 10 OUT OF 58
2010	# 13 OUT OF 46	# 4 OUT OF 53	# 38 OUT OF 57
2009	# 4 OUT OF 48	# 7 OUT OF 54	# 24 OUT OF 61
2008	# 5 OUT OF 48	# 4 OUT OF 53	# 4 OUT OF 59

Calendar year rankings above indicate the year for which rankings were calculated

Talk to your investment professional about how MFS can help you pursue your long-term goals.

Past performance is no guarantee of future results.

Keep in mind that all investments, including mutual funds, carry a certain amount of risk, including the possible loss of the principal amount invested.

Source: Barron's, "Best Fund Families for 2019," February 17, 2020. Barron's rankings are based on asset-weighted returns in five categories — US equity funds; world equity funds (including international and global portfolios); mixed equity funds (which invest in stocks, bonds and other securities); taxable bond funds; and tax-exempt funds — as calculated by Lipper. Barron's did not include sales charges in calculating returns. Each fund's return was measured against those of all funds in its Lipper category, resulting in a percentile ranking which was then weighted by asset size, relative to the fund family's other assets in its general classification. To qualify for Lipper/Barron's Fund Survey, a group must have had at least three funds in Lipper's general equity category, one world equity category, one mixed-asset (such as balanced or target-date fund), at least two taxable-bond funds and one national tax-exempt bond fund. Beginning in 2017, previously excluded single-sector and country equity funds are factored into the rankings as general equity. The rankings exclude all passive index funds, including pure index, enhanced index and index-based, but include actively managed ETFs and so-called smart-beta ETFs, which are passively managed but created from active strategies.

Before investing, consider the fund's investment objectives, risks, charges and expenses. For a prospectus or summary prospectus containing this and other information, contact your investment professional or view online at mfs.com. Please read it carefully.

MFS SMART REFERRAL PROCESS

Monthly Marketing Planner



mfs.com

Take advantage of seasonal prospecting opportunities

Strengthen relationships with current clients and referral sources through increased initiated contact.

- Make the contacts you initiate be about more than product, performance and market.
- Take advantage of opportunities to reach out and consult with clients.
- Clearly demonstrate why clients stay with you, entrust you with additional assets and refer friends and family to you.

JANUARY	FEBRUARY	MARCH
APRIL	MAY	JUNE
JULY	AUGUST	SEPTEMBER
OCTOBER	NOVEMBER	DECEMBER



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Monthly Marketing Planner

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CREATING A PLATINUM PRACTICE

Seasonal Opportunities for Client Contact

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Leveraging seasonal opportunities is one way to increase the frequency and quality of client contacts. Each season offers different possibilities.

Plan your seasonal contacts now

- Make a list of clients, prospects and centers of influence for additional seasonal contacts.
- Identify your preferred quarterly consulting topics and “calendar” your calls; alternatively, add “seasonal opportunity” to the agenda you use for client reviews.
- Turn to MFS® for help in developing and executing your seasonal opportunity contact plan.

-
- Quarter 1**
- New Year’s resolutions (clients often make financial resolutions)
 - Annual portfolio reviews (do portfolio reviews in the context of a retirement income plan)
 - IRA funding (also for nonworking spouses, working children and grandchildren)

-
- Quarter 2**
- Wellness baskets to tax professionals (pre–April 15); lunches for tax professionals and staff (post–April 15), CPAs, CPEs (ideal in May and June)
 - Education Planning (leverage 529 Day on May 29)
 - Beneficiary reviews (including for those IRAs and retirement accounts “held away”)

-
- Quarter 3**
- Vacation time (offer planning ideas, resources and contact information)
 - Family-themed activities (many advisors host picnics, movies, “meet me’s”)
 - “Back-to-school on retirement planning”–themed events

-
- Quarter 4**
- Retirement income consultations for clients who are working (following the IRS’ annual October announcement of the next year’s contribution limit) or who are in retirement (RMD reviews) or are taking beneficiary RMDs
 - Meet-the-family holiday visits (gifting discussions with clients whose adult children visit during the holidays)
 - Annual gifting discussions (gifting to a 529 as a way to create a living legacy or to a working child’s Roth IRA to give the “gift of experience”)



Visit mfs.com for more strategies to build client relationships.
Or call MFS® at 1-800-343-2829.

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.

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.

Remember: Be sure to follow your firm’s process to obtain approval for any sales ideas or marketing materials you would like to use with clients, as well as policies and rules regarding gifts and entertainment.

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CREATING A PLATINUM PRACTICE

How Top Teams Create Their Brand

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Research on top teams across the United States has identified what they do to manage their business growth. Below are tips from one top team on how to hold semi-annual planning meetings that will help you develop your brand, identify business drivers and discover areas in need of improvement.

“Distractions kept us from accomplishing our goals. **Here is an example** of how we now structure the agenda for our semi-annual planning meetings to assure that we stay focused on, and committed to, our plan.”

Remember: Be sure to follow your firm’s approval process to obtain approval for any sales ideas or marketing materials you would like to use with clients.

Planning your meetings

- Hold regularly scheduled team meetings away from the office at least twice a year.
- Create a theme and formal agenda for each.
- Set expectations to ensure that every team member actively participates in all aspects of the meeting.

Themes and points to discuss

- Business risk
- Creating memorable service
- Top competitors
- Brand awareness within the community
- Supporting the community
- Improving philanthropic efforts
- Market opportunities
- Expanding in new market niches
- Leveraging centers of influence
- Team value proposition
- Improving team odds
- Building stronger business alliances

Obviously, there are many other topics for discussion, but these will get you off to a good start.



For help with this and any other business-building ideas, please call your MFS® partners at 1-800-343-2829 (US) or +1-617-954-6450 (non-US).

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CREATING A PLATINUM PRACTICE

3 Guiding Principles of Our Practice



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There is an old saying that “price is only an issue in the absence of value.” One team wants clients to judge them on all the resources they provide, including service. When you walk into this team’s office, you see a large framed print with the three principles below printed elegantly on it. Each team member’s office displays a duplicate of the print. Says one team member, “Our team wants every client and prospect to understand our dedication to creating the ultimate client-value experience. We’ve developed a strong family practice that revolves around the life cycle of family wealth.”

1

We don’t offer price. We don’t offer returns. We offer value.

2

Our goal is to help clients achieve their hopes and dreams.

3

We seek a dignified retirement and a lasting legacy for our clients.



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8 WAYS TO KEEP YOURSELF CLIENT-RELEVANT

With volatility rising and investment choices expanding, clients have never needed good advice more than now. Follow these eight time-honored guidelines to reinforce your value and help your clients stay on track to achieve their goals.

1

Tune out

A lot of financial failure comes from reacting to the market. Tune out the noise! Don't get caught up in current events.

2

Tune in

To create the right plan and build a relationship, you have to connect emotionally with your clients. You have to find out how they feel about money, what they dream of and what they fear.

3

Be empathetic

Put empathy before money. The most important three values in this business are: integrity, empathy and passion. Communicating your understanding of them and their interests is essential to keeping them happy and loyal.

4

Plan first

It all starts with a plan. Investors need good advice and a road map for meeting their personal goals. Making a plan is the only way to engage your clients and build the relationship.

5

Communicate value

Creating a solid plan and helping the client stick with it — that's the core of your value proposition. Make sure every client knows and feels it.

For additional tools and resources please visit mfs.com/hp.

6

Manage expectations

From the outset, it's important to educate clients about the ordinariness of market declines — before a big drop occurs. Manage their expectations. Explain that all declines are temporary interruptions of the permanent uptrend.

7

Review annually

The annual review is your most important opportunity to get in front of all the stakeholders — including other advisors and family members — and make them realize how right they were to retain you. The only item on the agenda is the progress of the plan. The portfolio is merely a funding medium. The review is about how much further toward the goals the portfolio has moved, or is behind, and whether the client will need to add more money to reach them. If the goals and plan haven't changed, don't change the portfolio.

8

Stay client-focused

This is the critical attribute of a good advisor. It's not about timing the market or picking the best stocks. It's about empathy, understanding and the shared commitment to a long-term plan. Remember, a happy, productive client relationship is one in which the client believes your advice is worth significantly more than what you charge for it. Working toward the client's goals and financial well being at all times is the best way to ensure that.

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MFS SMART REFERRAL PROCESS

The Client Update



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An asset retention strategy

To continually prove your value to clients, try sending out a biannual email, letter or postcard such as the sample to the right.

There are all kinds of things you do during the year that your clients don't see, whether it's due diligence meetings, portfolio manager conference calls or studying to earn continuing education credits. Consider advertising what you do, because clients value knowing that you are continually learning on their behalf. Prove your credibility to them regularly, and you will enhance their trust in you and create great referral sources.

SAMPLE

Joe Smith
ABC Financial
123 Main St.
Anytown, USA

Dear Brian and Jill,

Just wanted to keep you apprised of what I've been up to recently.

I had the great fortune to travel to Boston to meet with one of the premier investment management firms in the country. They provided an all-day education training with specialists in the following areas: 529 savings plans, required minimum distribution rules and intergenerational wealth transfer.

In September, I was able to speak with the head of Bond Management for one of the leading investment managers in the country. He gave his outlook for interest rates and traditional fixed income strategies, but he also addressed alternatives to traditional products.

Lastly, in October I took a class on tax-advantaged strategies regarding retirement income withdrawals.

In an effort to stay on top of new trends, new solutions and the market's outlook, I will continue to travel and study on your behalf. If you have questions on any of these subjects, please don't hesitate to give me a call.

Sincerely,

Joe Smith

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The Client Update

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BUSINESS BUILDERS

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

> **Grow Your Business**

> **Support Your Business**

> **Heritage Planning Tool**

Step 4: Reconnect

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

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UNCOVER OPPORTUNITIES

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

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

What are my retirement investment options?

- Roth IRA: A retirement investment choice

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 employers stock from 401(k) plans: taking advantage of net unrealized appreciation

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

- Financial issues as retirement draws near
- Ten 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

EDUCATION PLANNING

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

- 529 college planning

Will I qualify for financial aid? Where do I start?

- Winning at the college financial aid game

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 worksheets

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 does Medicare work?

- Facing the complexities of Medicare

What should I look for in a nursing home?

- 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
- Effectively managing your estate

How do I protect my estate from taxes?

- Dealing with your home as part of your estate

Will my family be secure if something happens to me?

- Stretch your IRA across generations
- Using trusts as part of your estate planning

How do I create a legacy for my children?

- Choosing beneficiaries for your IRA

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

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

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WHAT KEEPS YOU UP AT NIGHT?

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"/> What are my retirement investment options? <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?
EDUCATION PLANNING	<input type="checkbox"/> How much should I save for college? When should I start planning? <input type="checkbox"/> Will I qualify for financial aid? Where do I start? <input type="checkbox"/> What are my college savings options?
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'm 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 I need one-on-one?
ELDERCARE	<input type="checkbox"/> How does Medicare work? <input type="checkbox"/> What should I look for in a nursing home? <input type="checkbox"/> How do I cope with Alzheimer's disease? <input type="checkbox"/> What happens when I have to care for my parents?
ESTATE PLANNING	<input type="checkbox"/> What should I know about estate planning? <input type="checkbox"/> How do I protect my estate from taxes? <input type="checkbox"/> Will my family be secure if something happens to me? <input type="checkbox"/> How do I create a legacy for my children? <input type="checkbox"/> Can I provide for my favorite charity when I am gone? <input type="checkbox"/> What will my survivors need to know?
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?

REQUEST INFORMATION



NAME _____

ADDRESS _____

CITY _____

ZIP CODE _____

BUSINESS PHONE _____

HOME PHONE _____

EMAIL _____

BEST TIME TO CALL _____

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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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

- Will my money last through retirement?
- Do I need long-term care insurance?
- What are my retirement investment options?
- How do I manage all my retirement plans?
- What should I consider before claiming Social Security?
- What should I do with my employer retirement plan?
- Since I am retiring soon, what do I need to do now?

NAME

ADDRESS

CITY

STATE

ZIP CODE

BUSINESS PHONE

HOME PHONE

EMAIL

BEST TIME TO CALL

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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Education Planning

- How much should I save for college? When should I start planning?
- What types of financial aid are there?
- What are my college savings options?



Life Events

- How do we manage our finances after getting married?
- What happens to my 401(k) when I change jobs?
- What are my options if I am laid off?
- How do I help my recent college grad transition into the workforce?
- What do I do when a loved one dies?



Eldercare

- How can I learn more about Medicare?
- What should I consider when evaluating care facilities?
- How do I cope with Alzheimer's disease?
- What happens if I have to care for my parents?



Estate Planning

- What is estate planning?
- How do I protect my estate?
- Will my family be secure if something happens to me?
- How do I create a legacy for my children?
- Can I provide for my favorite charity when I am gone?
- What will my survivors need to know?



Financial Basics

- How do I keep my records safe and organized?
- How do I do a better job budgeting? How do I reduce my debt?
- How do I teach little kids about money?
- How do I help a young adult establish a financial strategy?
- How do I have financial discussions with family?



WORLD CLASS TRAITS OF FA TEAMS

Creating the Five-Star Experience

mfs.com

Enhancing client connections

Creating memorable experiences for clients builds stronger connections. Here are several ideas from top-performing advisors who have mastered the art of enhancing client contact by creating five star experiences for clients during visits and on special occasions.

Mastering First Impressions

First impressions are often critical for laying the groundwork for an open and full dialogue with prospective new clients. Fine-tune the attractive attributes of your lobby. Set up a Client Library in the seating area. Take a two to three tier bookshelf and fill it with books whose subject matter reflects people's life event challenges. Put a basket on top with 3x5 index cards that allow folks to check out books as though at a library. Sample "client facing" titles might be *Surviving Alzheimer's: Practical Tips & Soul-Saving Wisdom for Caregivers* by Paula Spencer Scott; *Nolo's Essential Guide to Divorce* by Attorney Emily Doskow; *Official Money Guide for Teenagers* by Susan P. Beachman and Michael L. Beachman; *How To Say It to Seniors* by David Solie; *Raising Financially Fit Kids* by Joline Godfrey; *Another Country: Navigating the Emotional Terrain of Our Elders* by Mary Pipher, PhD; *Nolo's Saving The Family Cottage* by Stuart J. Hollander, Rose Hollander, & David S. Fry; *Inspired Philanthropy: Your Step-by-Step Guide to Creating a Giving Plan and Leaving a Legacy* by Tracy Gary; *First Job, First Paycheck: How to get the most out of both without help from your parents* by Jeff Lehman. Clients sitting in the lobby will immediately see that you know what their life challenges actually are, and that you can help.

Creating a memorable experience

Doing something memorable for a high-net-worth clients is a challenge. Take a look at cloud9living.com for ideas on unique experiences you can provide as a holiday or birthday gift. The site lists over 2,000 ideas. Give gifts such as a gourmet chocolatier manufacturing tour; a champagne brunch cruise; a hot air balloon ride; an hour's ride on the America's Cup Boat; a NASCAR stock car ride with a pro; an iFLY mock sky diving experience, etc. Remember: Your own firm's Compliance Department will have the final say on what is allowed.

"Thanks for the referral!"

Looking for a meaningful way to thank your great clients for a referral? Offer them the ability to make a donation to a charity they feel passionate about. Send them a gift-card from globalgiving.org, and they will get to choose where the charitable dollars go. Tell them, "You gave me the world with your referral. Allow me to say thank you!"

The ultimate five-star experience

Brand yourself by leveraging the excellence of others. Create an "I'm sorry" drawer comprising a dozen two-truffle boxes from godiva.com, along with a dozen padded envelopes and notecards. Whenever you have to utter the words "I'm so sorry to hear that," send out a box with a card expressing your sentiments. Godiva offers attractive boxes of two truffles wrapped in gold, tied with a charming ribbon. Available for about \$5.95.

Fabulous birthday gifts

Order vintage magazines published on clients' birthdays. Choose from over 200 publications. A Life, or National Geographic magazine cost around \$10 and is a photographic history of the month they were born. Visit pastpaper.com.



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Creating the Five Star Experience

Summer connector

A gourmet specialty food shop that offers a fun \$8.95 five-star experience. Stonewall Kitchen has a jar of chocolate sea shells that look absolutely real. You can send them out with a note: “Did you get to the beach this year? Bummer! Maybe this will help!” Or, “My guess is that you won’t get to the beach this season, so I’ll bring it to you!” It’s a clever way to touch your best clients when there is a quiet period between your contacts with them. Visit stonewallkitchen.com

After-appointment party favors

Give your clients and prospective clients packages of fortune cookies with customized messages. One hundred cookies cost about \$29. The secret to success is simply getting started. Visit myluckyfortune.com.

A five star connective idea

Imagine a good friend hands you a pad of paper that is customized with your name at the top and a specifically crafted quote at the bottom that reflects who you are? Why not do this for your best clients on special occasions? It costs about \$30 at giftsin24.com. Here are some sample quotes:

- “Just give me a good book, a roaring fire and a Golden Retriever at my feet.”
- “I’ve got my family, my friends, and my place!”
- “Golfer Extraordinaire!”

For your business owners

Small-business owners are devoted to the businesses they have created. Why not honor their efforts by sending out a card every year on the anniversary of the start-date of their business? Simply call the their office secretary and say something such as, “Happy Anniversary! Congratulations on another successful year in business. That makes 16! Let me know if there is anything I can do to further your success in the coming year. Again, congratulations and Happy Anniversary!”

For retiring businessmen and women

When your client retires from a long career, one of the things he or she no longer has is a business card. For \$8 you can go to vistaprint.com and order 100 “business” cards with his or her name and phone number printed on the card, that way they continue to have a tool to use when connecting with others. After the contact information, add a cheerful “title” such as

- Golfer Extraordinaire!
- Footloose and Fancy-Free!
- Retired and Proud!

Summertime vacation with the kids

For your clients going on long trips with their kids, order a Family Fun Rescue Kit online. They come stocked with games and crafts based on age and can be played on a plane or in a car. Your parent clients will be grateful! Visit familyfunkits.com.

Dog-owner connective ideas

For families getting a new dog, visit barkbox.com for a new pet box to be shipped to their home. For a birthday gift idea for your client, send a bandana with his or her dog’s name embroidered across the top. k9design.com.

Remember: Be sure both to obtain your firm’s approval for any sales ideas or marketing materials you would like to use with clients, and to follow industry rules regarding gifts and entertainment. Also, before initiating events, check with your firm’s Compliance Department to verify that they comply with firm policy and industry rules.

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WORLD CLASS TRAITS OF FA TEAMS

Anti-Aging Seminar



mfs.com

Here's an idea from one of *Barron's* Top 100 Financial Advisors that has proven to be successful: hosting a women's event that clients are interested in attending and also eager to invite their friends to, thereby putting you, the advisor, in front of new people.

Successful advisory teams create experiences that serve their clients in ways that are meaningful to them. These advisors have found that creating stronger connections with women is one way to enhance their practices. Host events of interest to women, such as the one below, that put you in front of your clients' best friends.

Title: An Anti-Aging Seminar: How to Live Longer, Maintain Energy and Manage Life's Stressors

Speaker Panel: nutritionist, personal trainer, dermatologist, psychologist

Setup: Prepare for at least two full hours of learning, along with lunch or refreshments.

Close: Turn the workshop back to what you do for a living with words like these:

Much like the professionals here today, I try to reduce the stress in your life by providing guidance and advice as you grow older. These professionals strive to help you live longer; I strive to help you do it comfortably financially. Let me share with you how I work with my clients.

I'm dedicated to risk management: I strive to keep an eye out for those life events (aging parents, illness, kids) that might financially impact the hard work we've done on a client's retirement plan.

I focus on helping my clients, and their families, work toward achieving their goals and realizing their hopes and dreams.

I help my clients, whether they're parents or grandparents, teach their children to care about others and to understand the family's legacy aspirations.

The most common question advisors ask about the seminar is, "Do you have to pay for the speakers?"

The answer is no — you shouldn't have to pay for the speakers. When requesting their services, you'll want to position this opportunity as the best 90 minutes of free advertising they might get this year! As an example, you might say something like this:

"I'd like to put you in front of 30 of my best high-net-worth clients. These are all people who may be interested in using your services."

Please check with your firm's Compliance Department before initiating events to verify that the activity complies with firm policy and industry rules. Also, please remember to follow your firm's approval process to obtain approval for any sales ideas or marketing materials you would like to use with clients.



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WORLD CLASS TRAITS OF FA TEAMS

Aging With Dignity Workshop



mfs.com

Client acquisition techniques

MFS Heritage Planning® resources address these client concerns:

- Caring for aging parents
- Deciding about in-home services
- Finding the right care facility

Note: Another great tool is the MFS flyer “Converting Prospects to Clients.” Learn how to close successfully and sound followup techniques to get prospects to walk into your office after the workshop.

Remember: Be sure to follow your firm’s approval process to obtain approval for any sales ideas or marketing materials you would like to use with clients.

Our success in getting in front of qualified prospects depends on understanding the types of events that clients will invite their friends to. Successful advisors understand that our aging clients’ greatest concerns are “stage-of-life” questions: What comes next? In-home care? Retirement-home living? A congregate care facility? Host a workshop that both serves your clients and puts you in front of prospects. Call it “Aging With Dignity.”

Step one: The speakers

Speaker one: A representative from an in-home care group. This speaker can talk about services that can be provided in the home, the costs for these services and how others have “aged in place,” adding services as they’ve aged.

Speaker two: A placement nurse. This private consultant can discuss the different types of facilities — retirement homes, retirement communities and congregate care facilities — the costs associated with each and some common placement issues and restrictions.

Speaker three: A hospice care director. With a frank yet sensitive approach, this speaker can address the capabilities of hospice care up to an 18-month stay, as well as common family concerns and challenges.

Step two: The audience

Invite not only clients who are in their 70s, but those in their 40s and 50s with aging parents. In your invitation, encourage clients to bring friends who have the same stage-of-life challenges:

“I’m delighted you want to attend this event. I know you have friends who are facing these same stage-of-life decisions right now. Please invite to them to attend with you. I can reserve as many seats as you’d like. Why don’t you call me by Monday afternoon and let me know who is coming with you.”

Step three: The close and the follow-up

“The challenges of aging with dignity are a reality, and we need to plan for them. I’ve put this workshop together to help you and your families plan for your own situations.” Please check with your firm’s Compliance Department before initiating events to verify that the activity complies with firm policy and industry rules.



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DIGITAL PROSPECTING

The iPad Workshop

mfs.com

Successful events used by top advisors

Top-performing advisors host events that draw people to them. Hosting a workshop on how to use the iPad more effectively is easy and will put you in front of prospects. You can either book a workshop session at your local Apple store or seek out a local computer technician.

Creating memorable experiences for clients is a consistent strategy of top advisors. Use an iPad workshop to put yourself in front of your clients' best friends, or to help you prospect high-level corporate managers.

Meet your clients' best friends

- When to host: Any time of year works, but the first three months of the year are the best, as many of your clients and their friends will have received an iPad as a gift or given one to a parent for the holidays (generational reach).
- Teach workshop attendees how to play games like Words with Friends, a popular game that many elderly Americans use to keep in touch with their friends and children or grandchildren.
- Find out what your audience members' hobbies are and have the instructor teach each person how to install an app pertaining to their hobby on the iPad. Attendees will think of you every time they use it.
- Teach the audience how to put your firm's app or a shortcut to your firm's website onto their iPads!
- Close: "I work hard to provide my clients and their families with tools and resources to improve their quality of life. Much like this professional today, who enhanced our technological abilities, thereby helping us grow and adapt to contemporary norms, I too work to enhance my clients' ability to grow their portfolios by adapting to the continual challenges presented by current market events."

Meet high-level managers

Sample invite: Private Workshop for Business Leaders: Top Tips from Business Leaders on Using the iPad "Mike Smith would like to share with you some of the most interesting ways business leaders are using the iPad to raise their game as effective leaders. We are hosting an event designed to provide top tips, as well as review the latest features and apps that improve your use of the iPad. To get the most out of this interactive presentation, we are limiting the event to a small group, to allow for more attention to your personal questions."

- Send an email invitation to each of the CFO (or any "C-level" folks) within your community.
- To be prepared and to enhance your workshop content, Google "Most popular apps for CFOs."
- Teach them how to create a shortcut to your firm's webpage on their iPads.
- Suggested topics for follow-up: cash management issues, a Treasury speaker conference call invite, a muni manager call.



Please remember to follow your firm's approval process for any sales ideas or marketing materials, as well as industry rules regarding gifts and entertainment.

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The iPad Workshop

Sample Agenda

1. Organizing your tools

- a. iCloud
- b. Managing the Notes page
- c. Managing battery power

2. Setting up an iTunes account

- a. Music, video, TV, NPR podcasts
- b. iTunes U

3. Downloading apps

- a. Finding apps on hobbies: RunKeeper, Golfshot, Garden Master
- b. Games with multiple people playing: Words with Friends
- c. Banking capabilities

4. How to maneuver between functions and programs: Multitasking

- a. Watching a movie and looking up a reference from the movie while watching it
- b. Watching a movie and reading an incoming email
- c. Talking on the phone and looking up a contact at the same time

5. How to set up shortcuts to programs you want to use

- a. Download a brokerage firm app or teach attendees how to create the shortcut

6. Security for iDevices

- a. Backing up
- b. Loss of device
- c. Remote capability to wipe clean or shut off
- d. Password development

7. Take questions

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WINNING WITH WOMEN

Ideas for Connecting With Women

mfs.com

Successful events used by top advisors

Women have unique needs and perspectives, so tailoring solutions to meet those needs can help you retain your women clients and gain new ones. Listed below are initiatives from some top advisors in the industry to help you connect with women about their life concerns.

Mother-daughter digital safety and security	<p>With all the benefits the digital world has to offer, it's easy to overlook the risks. Host an event for mothers and daughters that offers ways to keep their families safe and secure online. Cover topics such as online rights and responsibilities, the savvy use of social media and identity theft.</p>
Donation drive	<p>Organize a used clothing drive to help those in need. Invite your female clients to a kickoff event and ask them to bring an item for donation. Encourage them to bring a friend as well so you're not only getting a prospect opportunity but also increasing the number of donations.</p>
Clients with aging parents	<p>Caring for an elderly parent can be overwhelming. Provide tools and resources to help tackle the tough issues, such as paying for care, finding appropriate housing and talking about money.</p>
CPR seminar	<p>Invite a firefighter, police officer or lifeguard to coach your clients on how to respond in emergency situations.</p>
Fiscal fitness with a trainer	<p>Hire a personal trainer to speak to your clients and their women friends about strength training and physical fitness. Or host a yoga or spin class. Use this as an opportunity to make a connection to fiscal fitness concepts.</p>
Leveraging your clients' clubs	<p>You may have clients who belong to a particular club. Invite them to bring a friend from their club to an event so they can experience it together. For example, consider a cooking class that teaches how to prepare healthy meals.</p>



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Ideas for Connecting With Women

<p>Art, travel, books</p>	<p>Find a local bookshop that offers lectures and invite your clients to one about travel. Or invite a local author to speak at a luncheon. Another option is to make arrangements at a local museum for a private one-hour tour. Then have lunch and talk about “the art of investing.”</p>
<p>Anti-aging techniques and tips</p>	<p>Host a workshop that addresses how to look younger, live longer, maintain energy and manage life’s stressors.</p>
<p>The ultimate triathlon: Mother, wife, executive</p>	<p>Invite a life coach to speak to working women about how to maintain the work–life balance. The coach can conduct exercises and drills, use self-probing questionnaires and touch on helping these power players redefine their purpose.</p>
<p>Savvy women, smart investors</p>	<p>Women are faced with unique financial pressures, whether they are raising a family, caring for aging parents or saving for their own long-term goals. Host a seminar to discuss these challenges and offer strategies and tips specifically geared toward women.</p>

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Please follow your firm’s approval process to obtain approval for any sales ideas or marketing materials you would like to use with clients. This includes checking with your firm about industry rules and regulations regarding gifts and entertainment before initiating any events.

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WINNING WITH WOMEN

The Ultimate Triathlon: Mother, Wife, Executive



mfs.com

Successful events of top advisors

In pursuing the business of the executive women in your community, consider hosting a workshop entitled “The Ultimate Triathlon: Mother, Wife, Executive.” This event addresses one of the biggest challenges working women face every day, and the subject matter will be attractive to them.

51% of working women are employed in management, professional or related occupations.¹

¹Source: US Bureau of Labor Statistics, Current Population Survey, U.S. Household Data, Table #11, 2019

Please check with your firm’s Compliance Department before initiating events to verify that the activity complies with firm policy and industry rules.

Remember: Be sure to follow your firm’s approval process to obtain approval for any sales ideas or marketing materials you would like to use with clients.

Speakers: To get started, you can have a life coach talk about the work–life balance. The coach can conduct exercises and drills, provide self-probing questionnaires and touch on helping these power players redefine their purpose.

Setup: You can host either a thorough two-hour workshop with hors d’oeuvres and cocktails at the end of the day, or a one hour workshop at lunchtime.

Inviting attendees: An important way to get in front of even more prospects is to offer attendees the opportunity to invite a business prospect of their own. “If you think this workshop would be valuable to one of your own prospects, we’d be delighted to accommodate her.” For example, one of the women you invite may be courting the business of a particular attorney or the CEO of a production firm. In this way you get in front of C-level executives that weren’t previously on your list.

Close: Making the connection: “My intent today was to provide my professional clients and their friends the opportunity to work with a life coach, who can help us become a better and stronger person. It’s the same thing I do with you and your families. I work hard on your behalf to try to make your futures better and stronger.” Discuss the value you bring to the families you work with:

- Risk management: keeping an eye out for those life events that might financially impact retirement plans
- Reaching life goals: helping clients and their families define tangible life goals, and striving to help them achieve those goals
- Establishing a legacy plan: helping parents teach children and grandchildren to care about others

“This is what I do that differentiates me from other financial advisors in the community.”



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CREATING A PLATINUM PRACTICE

Understanding Your Clients' World



mfs.com

Subscribe to their journals

Doesn't it make sense to have a better grasp of the world your clients live in? Think about your clients who are successful small-business owners. Most likely they belong to an industry trade group, and you can be assured they subscribe to one or more industry journals. Doesn't it make sense for you to subscribe too?

Your practice could benefit in at least two ways. First, you could learn to speak the language of your clients. They will appreciate it when you make an effort to understand their business better and are more likely to introduce you to others in their trade. Second, it could lead to opportunities to develop large market niches that may help you grow your business dramatically.

A sales assistant suggested to her team that they start subscribing to some of the following journals, newsletters and social media channels subscribed to by their clients:

Nation's Restaurant News

International Journal of Hospitality Management

QSR

Men's Journal

American Heart Association News

Agri Marketing Magazine

Builder Magazine

Create a calendar of senior seminars

How often do we miss an opportunity and not even realize it? For example, have you ever picked up a senior-focused magazine or newspaper and seen the ads for seminars aimed at older baby boomers? Hospitals, assisted living centers, nursing homes and many other senior-related entities regularly hold seminars on the issues we face as we get older. Perhaps you've had clients ask you questions about these issues. Why not learn about them if you haven't already?

One sales team had an idea that not only helped younger clients with aging parents but turned out to be a boon to the business. They created a monthly calendar of seminars on aging. Team members began by contacting providers offering these types of seminars. They asked providers to let them know at the end of each month what seminars they would be holding in the next month. Based on the information they received, they then created their calendar and sent it via email or mail to all their clients. Eventually, the idea led to an email tree that reaches hundreds of clients *and* their friends. The team members told us they could hardly believe the new business opportunities it provided them.

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WORLD CLASS TRAITS OF FA TEAMS

It's All About the Hopes and Dreams



mfs.com

Every advisor wishes they had the “secret” to opening an account with a prospective client. Here is how one top financial professional conducts their first meetings with prospective clients. Disclaimer: This could bring tears to the prospects’ eyes.

The Setup

“Let’s assume you have just inherited one million dollars. However, the trust/will states that you cannot invest the money; you have to spend it.”

Now give each client a legal pad and ask them to write down how they would spend the money. Ask each of them to share some ideas with you. You have now uncovered your prospects’ **hopes and dreams that they have not yet accomplished.**

Spouse #1	Spouse #2
1) Cruise around the world	1) Mustang Convertible
-	- Red exterior /Crème interior
2)	2)
3)	3)

This example is for illustrative purposes only.

The Close

“We could continue ‘spending’ the money, but let’s stop here. I want to ask you two questions:

- 1.) “What do you want me to do as your financial professional?”
(When they respond, you have begun the close.)
- 2.) “Do you know what the best part of my job is?”

Hold up your legal pad with notes you made on how they would spend “their inheritance” so they can see it and say “Helping you fulfill as many of these hopes and dreams before you pass on to your better reward. Fair enough?” When they respond positively, you are on your way to opening the account.



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FAMILY WEALTH

Multigenerational Conversation Openers



mfs.com

How do you meet the adult children of your clients?

Your success in getting in front of the next generation is critical both to you and your clients.

Here are several approaches from top financial advisors and investment professionals who have been successful in getting introductions to the next generation. What is notable is that they have developed relationships with their clients' adult children and now typically manage their assets as well.

Choose the ideas that suit your personality and get in front of the inheritors today!

The two-step

Step one: Call the client. "If, at some point in the future, I have questions or concerns about your health or capacity, which one of your kids do you want me to reach out to? Diane? Great, then I would like to reach out to her this week and invite her to come in. I won't talk about your assets or financials, but I do think it's important that she understand what it is that we do together, what we've put together for the family as a whole and most importantly, what she can count on me for during a time of crisis. Would that be OK with you?"

Step two: Call the adult child. "I've had the pleasure of working with your parents for the past 15 years. During a recent conversation, your parents indicated that you'd be the one to contact in the instance of incapacity. It's important that you have a good idea of what I do for your parents, and I'd like to set up a brief meeting so that we don't first meet under stressful circumstances."

Later: "I would like to add you to my mailing list so that you can see the things that your parents receive from me. I won't spam you and will only send something out about four times a year."

Reconstructing the family tree

"Stan, it's been a while since we've had a serious conversation about your family. Help me reconstruct your family tree. Where are the children? What are they doing? How do you feel about leaving money to them?"

Typically the client talks about his or her concerns.

"If you feel it's appropriate for me to meet with your kids and get a plan started for each of them, I'd be happy to. Frankly, I'd like to start now."

Stan may say, "What are you going to charge me?"

"Nothing. Initially, I just want you to know that I'll teach them how to work toward making financially sound decisions. Would you like me to help your children the way I help you?"

Who is the alpha child? (version one)

"Do you rely on any of your children for help in making financial decisions at this point? Do you suppose that in the future you'll depend upon one of your kids to help with this?"

The client will commonly respond, "In the future, absolutely."

"Well, I would like to meet that child now so we don't first meet under stressful circumstances. And I would like him or her to join us for a meeting or two to be able to see the relationship that we have."



See the reverse side for other important information.

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Multigenerational Conversation Openers

Who is the alpha child? (version two)

Some financial advisors or investment professionals feel that the best time to open these conversations is when clients are over 70, as they are more motivated or interested at that age. Additionally, the intent is to meet with the right adult child.

“Even though you have no serious or life-threatening health problems right now, which of your kids would you like me to talk to if something comes up? I’d really like to avoid meeting him or her under stressful circumstances. I think you’d agree with that. Yes?”

Leading with a conversation on legacy planning

It is typically a conversation about legacy planning that gets you in front of the next generation. You are already talking about where the client wants the assets to go: “So, what organizations, charities or community projects would you like to leave money to? What about your kids? What are your plans for leaving money to them?” Some say they plan to leave it all to their kids; some say they would like to leave a portion to their kids; and some express concerns at this point. The conversation might then proceed as follows.

“Now that we’ve talked about Tom and Sally (the adult children), I would like to meet with them for two specific reasons. First, I want to introduce myself, let them know you and I work together and see if I can be helpful to them in any way. Second, I would like to make myself available to answer any questions on how you and I work together on planning. Would that be all right with you?”

Most clients say, “That’s a good idea. I would like you to walk my kids through what we do.” Or they object, which can be instructive. For example: “You shouldn’t tell Sally anything. She’ll just mess things up. On the other hand, you might want to share everything with Tom, as he’s fully capable of handling this when we get older.” Ultimately, you are searching for the child you want to align yourself with.

Conversation closers

Always have a great proof statement and close when speaking with the adult children of your clients: “As your parents’ financial advisor or investment professional, I do three things:

- “I help them plan for the things we know will happen (death and taxes).
- “I help them anticipate and plan for the things we hope will happen (retirement, family education and legacy).
- “I help them try to protect themselves against the things they fear could happen (disaster, incapacity or early death with dependents/special needs).

“Allow me to assist you with any or all of these things.”

Contact your MFS® wholesaler for more ideas on how to nurture next-generation relationships!

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Family Financial Map



mfs.com

Use this worksheet to create a map of your family, looking up, down and perhaps sideways in your family, to identify those who are most important to you or dependent on you.

Planning a thoughtful and effective transfer of family wealth can be challenging. The first step is to fully consider who you may need, or want, to provide for in your legacy plans. Use this worksheet to help map out your immediate and extended family members so you will have a clear picture of who you and your advisors may want to plan for. Planning wealth transfer can give you peace of mind because it helps your loved ones avoid common and costly mistakes.

Sample family financial map

PARENTS

John's parents' names + ages

PARENTS

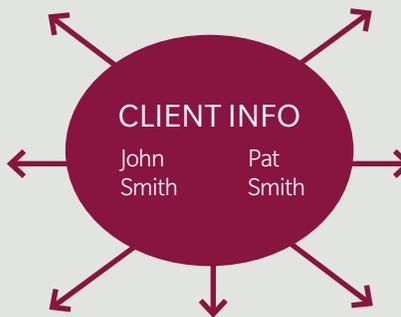
Pat's parents' names + ages

OTHER

John's other family members + ages

OTHER

Pat's other family members + ages



CHILDREN

John's children from previous relationships + ages

John and Pat's children + ages

Pat's children from previous relationships + ages

This example is for illustrative purposes only.

continued on page 2



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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Family Financial Map

Family financial map worksheet

<p>PARENTS</p> <p>Names _____ Ages _____</p> <p>_____</p> <p>_____</p>		<p>PARENTS</p> <p>Names _____ Ages _____</p> <p>_____</p> <p>_____</p>
<p>OTHER (i.e., nieces, nephews, etc.)</p> <p>Ages _____</p> <p>_____</p> <p>_____</p> <p>_____</p>	<p>CLIENT INFO Names</p> <p>_____</p> <p>_____</p>	<p>OTHER (i.e., nieces, nephews, etc.)</p> <p>Ages _____</p> <p>_____</p> <p>_____</p> <p>_____</p>
<p>Names _____ Ages _____</p> <p>_____</p> <p>_____</p> <p>_____</p>	<p>CHILDREN</p> <p>Names _____ Ages _____</p> <p>_____</p> <p>_____</p> <p>_____</p>	<p>Names _____ Ages _____</p> <p>_____</p> <p>_____</p> <p>_____</p>

Your information

Date completed: _____

Special needs: _____

Notes:

Family member emergency contact

Name: _____

Address: _____

Phone: _____

Email: _____

Contact your financial advisor or other investment professional for more information or visit mfs.com.

FAMILY WEALTH

Connecting With the Next Generation



mfs.com

Establishing and nurturing relationships with the heirs

Establishing an efficient, cost-effective process for connecting with your clients' adult children is important. Here are several ways that top performers in this business have reached out.

Choose the tactics that suit your purpose, implement them, and get in front of your future today!

Life issues

Including your clients' adult children in meaningful events allows you to show how you care for your clients' health and well-being. This is a huge "connector" for you with the next generation.

Sample workshops:

- Dealing with Alzheimer's and Memory Issues
- Aging With Dignity
- Protecting Your Greatest Asset: Your Children
- Understanding Social Networking

Seasonal opportunities

Using holidays as anchors for events is a natural way to get in front of the next generation.

Sample events:

- May: Mother/Daughter brunch for Mother's Day
- June: Father/Son golf outing for Father's Day
- July and November: Most families travel home to see aging parents at this time, so simply offer to host a dinner.

Changes in your office space

It's no longer enough to offer a choice between "black or with cream." You want to give the next generation the choice of yerba mate and the 5-hour Energy drink as well.

"When I have next-generation kids coming into my office, I apologize if I'm running late and hand them an iPad to use while they wait. They may have their own devices, but on my lobby iPad I put hip, new, unconventional things, like the app for TED or other things they normally don't have the time for."



See the reverse side for other important information.

Note: Please check with your firm's Compliance Department before initiating events to verify that the activity complies with firm policy and industry rules.

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Connecting With the Next Generation

Choose the tactics that suit your purpose, implement them, and get in front of your future today!

- Book giveaways** There are a number of great books to give to the next generation to develop connectivity. Here are just a few:
- *Simple Wealth, Inevitable Wealth*, by Nick Murray
 - *The Giving Family*, by Susan Crites-Price
 - *Total Money Makeover*, by David Ramsey
 - *Raising Financially Fit Kids*, by Jolene Godfrey
 - *Another Country*, by Mary Pipher
 - *Retirement Savings Time Bomb*, by Ed Slott

- Emails and mailings** You can generate emails and mailings on interesting topics in-house, should your firm allow these. But you can also take advantage of
- MFS Heritage Planning®: over 40 articles on life issues
 - New Year's resolution letter: offers financial planning tips (see "Generational Reach: The Family Offering List")
 - Client Update postcard: to stay on top of family financial planning strategies

- Family consulting opportunities** Here are several topics of conversation for engaging young adults on issues of significance to them:
- Legacy planning conversations with their parents
 - Establishing a pattern of saving for their future
 - Health care directives for kids turning 18
 - Durable Powers of Attorney for parents and adult children

- Personal interest** Create memorable experiences seamlessly. Use any of the following ideas to connect with adult heirs regarding their hobbies and interests or to congratulate them on a success, birthday or anniversary:
- pastpaper.com
 - coins4me.com
 - giftsin24.com
 - personalizationmall.com

Contact your MFS wholesaler® for more ideas on how to nurture next generation relationships!

For help with this and any other business building ideas, please call your MFS partners® at 1-800-343-2829 (US) or +1-617-954-6450 (non-US).

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Multigenerational Openers: Reaching Up



mfs.com

How do you meet the parents of your best clients?

In interviews with top financial advisors and investment professionals across the country, three themes in common emerged among those who've successfully gathered the assets of their clients' parents. First, if you're knowledgeable about senior housing issues, you capture the parents' attention. Second, if you offer help with their needs, they'll be grateful. And third, the old adage "simple is good" is crucial to earning their consideration.

Here are some conversation openers that will make it easier for your best clients to bring their parents in to see you.

The consultant

"One of the things we haven't spent time on in our planning sessions is your folks. I want to help you prepare for helping them with any diminished capacity. So, I have a couple of questions for you."

- Do you know what their plans are for housing later in life?
- Do you know what kind of funding they have for in-home care?
- Do you know who will manage their bills and the sale of their home?
- Have they talked to you about possible incapacity and what they envision for themselves if this should happen?

"We need to prepare for helping your folks. It'd be helpful to you, I'd be happy to act as a consultant. I'll sit at the table and answer any questions either of you may have. Otherwise, I'll keep silent. You'll have complete control. I'm only your advocate for getting things done."

The advocate

"Now that we have your retirement plan in place, I want to take a step back for a moment and help you anticipate any possible risks in your financial plan. Not stock market risk, but issues arising naturally in your lives that can affect the plan you've so carefully put in place."

"We haven't talked about your folks in a while. How are they doing? How old are they now? Are they dealing with any chronic diseases? Do you have dementia in your family, and are they concerned about that? Will you be responsible for your folks at some point in the future, and if so, will that be financially, as manager of their accounts, or as a caregiver? Do they still live in their own home, and do you see that changing? Are they up to speed on current estate planning issues?"

"After one of your parents dies, are you the one who will step in to help the surviving parent with financial, legal and housing needs?"

"Why don't you invite your folks to come in with you and let me moderate a conversation between you."

Getting to the point

"How are your parents? Will they be moving in with you in the future? No? Then what's their plan?"

See the reverse side for other important information.



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Multigenerational Openers: Reaching Up

The checklist

“One of the areas of estate planning we haven’t addressed is family risks. It’s my responsibility to bring these risks to your attention, so allow me to ask a couple of questions, and let’s have a dialogue about what kind of risks your parents might present to you financially.”

- Do your parents have a plan?
- Do you have a plan for when they begin to need more help?

“Let’s bring your parents in so I can moderate a conversation among the three of you on future options. I can put resources into their hands to that will help them address these issues.”

“Ask your parents if their financial advisor or investment professional is doing this kind of work for them.”

“As our parents age, they become concerned about losing control. Let me help you help them.”

Help me help you

“One of the things we haven’t talked about before is your parents. I want to ask some questions to highlight potential needs and to help me ensure that your own retirement plan won’t be impacted by their plan. OK?”

“Are your folks still alive? What’s their plan to care for themselves as they continue to age? You might say to your parents, ‘I met with my financial professional today, and he/she is trying to help me put my retirement plan safely in place. Can you come in with me for a meeting with him/her to ensure that my retirement plan is coordinated with yours? Both of us want to make sure that you’re financially set, and to look ahead to how your plans might affect mine.’”

“To get a sense of their priorities, I’d like to ask your parents some questions like the ones below.”

- What do you hope your heirs will accomplish in their lifetime?
- What do you want for your grandchildren?
- Do you need any help with your philanthropic plans?
- How can I help you make that happen?

Simple is good

“I want to talk about your parents, because their decisions might impact you and what you’ve built. Even though you think you know everything about your parents’ estate plan, there will still most likely be issues that you aren’t prepared for. Let’s not wait too long. We want to make sure your parents are sharp as we talk about their future. Let’s bring them in for a family meeting. I’ll be the moderator and guide you all through a conversation about preparing them for the next stage of life. We can address such issues as legal documents, health care directives and taking care of one of their biggest assets, their home. Let’s make this simple for your folks while at the same time giving you clarity on what to expect in the future.”

For help with this and any other business-building ideas, please call your MFS® partners at 1-800-343-2829 (US) or at +1 617 954 6450 (non-US).

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FAMILY WEALTH

How to Successfully Host a Family Meeting


mfs.com

“The single biggest problem in communication is the illusion that it has taken place”

– George Bernard Shaw

One of the greatest contributors to a successful transfer of wealth is clear consistent, illustrative communication with the next generation. Studies have shown that 68% of inheritances fail in the United States due to a lack of clear communication with adult children.¹

To strengthen the success of any family wealth meeting, give the parents pre-meeting homework questions to answer. Then, suggest specific goals to accomplish at the meeting. Lastly, know what questions you are going to cover.

Pre-meeting homework questions

- Do you currently talk about managing money or wealth with your kids? If so, how?
- Are you concerned about balancing your desire for privacy with the need to teach your kids about money?
- How did you develop your sense of money and values when you were growing up?
- What would you like to see your kids accomplish in their lifetimes?
- Do you worry your kids will start to feel entitled?
- Do you worry about any of your kids' ability to handle money?
- Do your kids know who helps sustain your family's wealth?
- Do your kids know which charities you would like to be remembered by and why?
- Do you want your kids to learn more about financial basics?
- Do any of your kids have particular needs?

Meeting agenda items

- Here is what we would like to see you accomplish in your lifetime.
- Here is what money means to us, and where our values concerning money come from.
- Let us share with you how we make decisions about investments.
- In transferring money to you, our greatest fear is . . .
- We want harmony when we pass and have put some rules in place to help achieve it.
- We would like you to understand more about estate planning and the key players in helping you succeed.
- We would like to talk about what we envision for ourselves as we age.
- We would like to talk about legacy and philanthropic planning.

¹ Page 6, *Bridging Generations: Transitioning Family Wealth and Values for a Sustainable Legacy* by Roy O. Williams & Amy A. Castoro. Copyright 2017



How to Successfully Host a Family Meeting

Questions during the meeting

FOR PARENTS

- What do you want to see the kids accomplish in their lifetimes?
- What are your greatest fears regarding your kids' inheritance?
- What was your first job, and what did it teach you about money?
- Why do you give to certain charities?
- What do you want to see happen with your house, property, cottage or ranch?
- What do you think life will be like if you live to 85 or 100?

FOR KIDS

- Do you clearly understand what your parents expect of you?
- What help do you need in accomplishing this?
- Is there anything that surprised you today?
- What do you hope your inheritance will do for you and your family?
- Do you feel you are capable of successfully managing wealth and sustaining that wealth through multiple generations?
- What causes would you like to include in the Family Giving Plan?
- Would you appreciate having a meeting to learn about financial terms and investing strategies?

Remember: Be sure both to obtain your firm's approval for any sales ideas or marketing materials you would like to use with clients, and to follow industry rules regarding gifts and entertainment. Also, before initiating events, check with your firm's Compliance Department to verify that they comply with firm policy and industry rules.

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PROSPECTING THROUGH PHILANTHROPY

Community Involvement As a Revenue Driver

mfs.com

What are the three ways investment professionals are successfully using community involvement as a driver for asset growth?

- Participating in existing-client charity events
- Creating events that honor your clients' causes
- Reflecting community involvement in your office space

A study from New York University's Stern School of Business reports conclusively what we know intuitively: "Doing good is good for business." The study finds that charitable involvement enhances subsequent sales growth — and loyalty. Furthermore, according to research from Mintel, half (50%) of Americans say that they would switch to a company that supports a cause they believe in.¹

Here are some brilliant ideas that will enable you to illustrate your commitment to the community.

Participate in existing client charity events

Auction item: Private chefs dinner Offer a private chef's dinner to the charity of your best client. Here's what you get in return: You show you care, you raise money for the charity and you introduce yourself to 10 people who are able to attend a dinner party, which you host in your own home.

Auction gift basket Donate a gift basket to your best client's dinner event. Fill it with goods from Cost Plus. Before you wrap it with cellophane, enclose an 8 ½" x 11" card that says, "Certificate of Award: Four hours of Organizing Your Financial Records in Your Own Home!" Here's what you get in return: first, you honor your client by showing you know what's important to him or her; second, you raise money for the charity; and third, you get four hours in a prospect's home, demonstrating your value as you answer questions and make suggestions.

Gala table Instead of buying a table at your client's charity event and bringing your own friends, buy two tickets to sit at his or her table and learn more about the charity. Then you will be sitting at a table for 10 at which 3 of the couples — who are each able to attend a dinner — are the best friends of your client. These are the best marketing dollars you'll ever spend, because you'll get three hours chatting with these couples about connectors like college, pets, vacations and ball teams.

¹ 2018 US Cause Marketing Market Report, Mintel.

See the reverse side for other important information.



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Community Involvement As a Revenue Driver

Create events that honor your clients' causes

Bocce ball tournament Host a bocce ball tournament at the local community center. Invite one client charity. Have the client invite all his or her friends, family members and neighbors, who more than likely are aware of this charity your client is so passionate about. The client chooses the donation amount, the checks are made out to the charity and the client collects them. All you do is provide the event venue. At this event you will honor your client, help him or her raise money and meet prospective new clients.

Comedy night Many of our clients have causes that are local, and the organizations they support are often too small to put on large fundraising events. So, provide a venue at which maybe 4 of your clients, each with a separate charity, can host a table of 10. You provide dinner and a comedian. They each fill a table, setting the ticket prices and collecting the money on their own. Clients have five minutes each to talk to the audience about their charities. In the meantime, each attendee has been fed and entertained. You will put yourself in front of 32 people you have never met before, and you are honoring your best clients by providing a venue for fundraising they have never had before. In doing this, you foster loyalty, but you also show prospective clients that you are civic-minded.

International Women's Day Every March 8 since the early 1920s, the world has celebrated women overcoming tremendous obstacles, battling life's challenges and winning. Honor women overcoming the odds in your own community by hosting an event that celebrates women. Invite women clients and their friends to your office to fill gift bags for the women in the local battered women's shelter. The cost runs between \$10 and \$14 a bag. A simple invitation made over the telephone and you will be mobbed with "Yes!" responses. Encourage those attending to bring their best friends.

Reflect community involvement in your office space

Digital frame in lobby Build your brand as a practice that is charitably inclined by having a digital frame in your lobby area. On that frame can be beautiful photos of nature, or if clients sign a waiver, photos from their charity event, events you and your team have volunteered at or a list of funds raised for a specific charity. Here are some examples that top performers have put into their rotating show: "James Smith, in our office, raised \$2500 for the Susan G. Komen foundation last month"; "Girl Scout cookies go on sale in this office next week by Troop 39"; "Ted raised \$900 for Youth in Symphony"; "don't forget that Rotary College Scholarship applications are due March 18."

Gilded frame in lobby Show you care with words such as these displayed in your lobby: "It is our belief at East Bay Wealth Management Advisors that our daily impact in the community can reach far beyond helping investors fulfill their dreams. We endeavor to give back — with our time, effort and pride, as well as our wallets. We feel this involvement is our responsibility because of the goal that we embrace: to be the preeminent place of investment and employment in Bayview. In the past year, our employees have had a meaningful impact — individually and as a group — with the following community organizations: [List the organizations.]

"We hope that our efforts inspire and that the people of East Bay Wealth Management have made Bayview a better place to live."

Gift cards for charity When you are looking to thank someone for a referral, or to honor a client on a birthday or anniversary, what can you get him or her? Go to www.globalgiving.org and send a gift card that they can donate to any charity they are passionate about. (Please be aware of your firm's gift limitations and rules.)

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FAMILY WEALTH

Philanthropic Giving Made Easy


 mfs.com

Helping families teach children about money

Creating a giving plan with your clients may help them preserve their wealth. But a giving plan also helps a financial advisor or investment professional turn inherited assets into long-term legacy assets. Here is a sample giving plan that illustrates how families can keep track of who they currently give to and indicate what their ultimate wishes are, while also allowing children to make their giving wishes known. Use this as a template for your own client families.

Sample giving

Funding areas	Local	Global	Organization	Amount	Percentage	Legacy wishes
Cultural/Arts	x		Youth in Arts	\$1,000	3.94%	
	x		Stapleton School	\$150	0.59%	
	x		Fairfax County Library	\$100	0.39%	10%
		x	NPR	\$1,000	3.94%	
Education	x		SRA Scholars Program	\$15,000	59.06%	50%
		x	Stanford University	\$1,000	3.94%	
Social programs		x	Mothers Against Drunk Driving	\$300	1.18%	
Environment		x	Save the Rainforest	\$200	0.79%	
Animals	x		The Humane Society	\$50	0.20%	
Religious affiliations		x	Jewish Welfare Federation	\$500	1.97%	30%
Support programs	x		Battered Women's Shelter	\$200	0.79%	
		x	Special Olympics	\$300	1.18%	
Health-related		x	Susan G. Komen Foundation	\$500	1.97%	
Business development (micro)		x	KIVA	\$100	0.39%	
Scientific research		x	Diabetes Research Association	\$5,000	19.69%	10%
Total				\$25,400		



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Philanthropic Giving Made Easy

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