

Client Letter: Age 50+ Catch-Up Contributions


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Uncovering new opportunities with existing clients

Make sure all your clients nearing or over age 50 know about catch-up contributions to IRAs and qualified retirement plans.

Opportunities to target include spousal IRAs and building out funding vehicles that will give your clients future tax planning flexibility when they start taking distributions. Please keep in mind your client's financial needs, goals and risk tolerance.

1. Go to mfs.com

- > Click Practice Management
- > Click Serve Your Clients
- > Click Milestone Marketing
- > Client Prospecting Letter: Age 50+

2. Copy and paste the letter onto your computer and then print on your letterhead.

3. You can also paste the letter into an email, using a subject line such as "Let's catch up on your retirement savings."

Changes cannot be made to the text other than to insert the date, salutation, contact information and closing. This piece may need to be reviewed by your compliance department.

[Date]

Dear [Insert name]:

First and foremost, I wanted to send my best wishes on your **[recent/upcoming]** birthday. Congratulations! You **[have reached/are about to reach]** an important milestone in terms of retirement planning.

The IRS allows taxpayers age 50 and over to make "catch-up" contributions to their IRAs and workplace retirement plans.

[I'll call you to discuss/Call me today to learn more about] how catch-up contributions work and what they could mean to your retirement income planning.

I look forward to speaking with you soon.

Sincerely,

[Your name]

[firm]

[phone number]

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