

MFS® CONTRIBUTION DIRECT

User guide

MFS Contribution Direct may help simplify how you manage your retirement plans by allowing you to make contributions securely via the Web. This user guide shows you how to navigate the MFS Contribution Direct Web site, set up and edit shareholder allocations and submit investment allocations to MFS®.



System benefits and requirements

With MFS Contribution Direct, you can streamline your contribution process by setting up rosters once and then using them for each pay period.

Flexibility

MFS Contribution Direct eliminates the need for mailing investment instructions and checks. MFS Contribution Direct uses Automated Clearing House (ACH) so that MFS can deduct the payment directly from your bank account. You can submit allocations using either a whole dollar or percentage amount.

Access

MFS Contribution Direct allows you to manage your contribution plans online — seamlessly and efficiently.

You can view participant summaries, see daily transactions and print reports and confirmations.

System requirements

The MFS Contribution Direct Web product will require 256 byte Secure Socket Layer (SSL) encryption.

Getting started

Enroll your retirement plan in MFS Contribution Direct

Follow these guidelines to enroll your retirement plan in MFS Contribution Direct:

- 1 Complete the MFS Contribution Direct Enrollment/Change Form.
- 2 Instruct all eligible employees to complete the MFS application located in the Employee Resource Guide that fits your specific plan.
- 3 Fax or mail the forms to MFS (see contact information below).

When MFS receives the enrollment form, an e-mail containing the MFS Contribution Direct operator ID and password is sent to the plan contact within the next 10 days.

Maintaining a plan

To update your plan contact name, e-mail address or bank account information, complete the MFS Contribution Direct Enrollment/Change Form and submit it to MFS.

Important note: Changes to your bank account information must be made at least 10 days prior to the submission of your next roster contribution.

Resetting your password

If you forget your password, or if you have entered an invalid password three times, you will be prompted to reset your password on the initial sign-in screen. Click on the “reset password” link to initiate the process.

You will be required to answer your predetermined security questions and verify the e-mail address that MFS has on record for you in order to gain access to your plan information.

Note: If your password has been changed more than once in 7 days, you will need to continue to contact MFS.

Remember these guidelines when choosing your password:

- A new password must be seven or eight characters long and contain at least one number and one letter.
- Your last seven passwords cannot be reused.
- Your Operator ID and password cannot be the same.

The following pages provide you with step-by-step instructions on how to sign on and navigate through Contribution Direct. Please contact MFS if you need assistance.

Contact MFS

Fax: 1-877-654-3204
Phone: 1-800-637-5104

Regular mail:

MFS Service Center, Inc.
P.O. Box 55824
Boston, MA 02205-5824


Overnight mail:

MFS Service Center, Inc.
c/o Boston Financial Data Services
30 Dan Road
Canton, MA 02021-2809

Accessing MFS Contribution Direct via the web

Logging in to MFS Contribution Direct

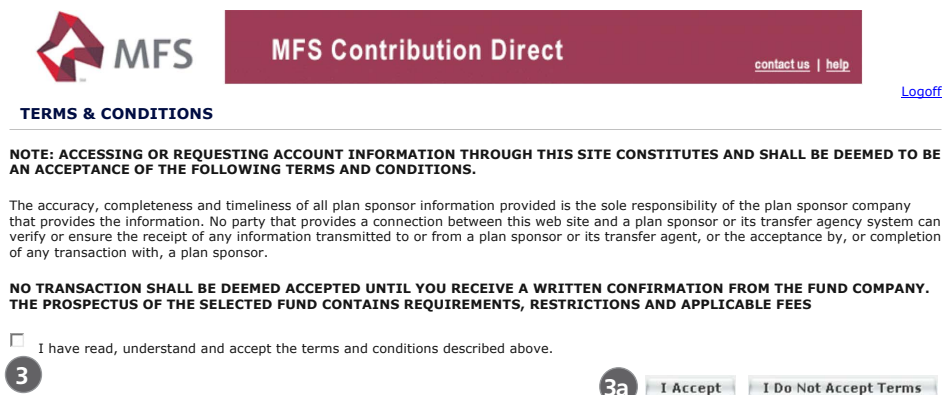
1. Enter the Contribution Direct link cd.mfs.com into your Web browser address bar.
2. Enter your operator ID and password **1** and click [Login] **2**.



The login page features the MFS logo and a header with 'MFS Contribution Direct' and links for 'contact us' and 'help'. Below the header is a 'Login' section with a text box for 'Operator ID' and a password field with a 'Login' button. Numbered callouts 1 and 2 point to the password field and the Login button respectively.

Terms and Conditions

3. Once you have read the terms and conditions, click the acceptance sentence **3** and click [I Accept] **3a**.



The page displays the 'TERMS & CONDITIONS' section. It includes a 'NOTE' about account access constituting an acceptance of terms, followed by a paragraph explaining the accuracy of plan sponsor information. A bold statement declares that no transaction is accepted until a written confirmation is received from the fund company. Below this is a checkbox for accepting the terms, with a numbered callout 3 pointing to it. To the right, there are buttons for 'I Accept' (callout 3a) and 'I Do Not Accept Terms'.

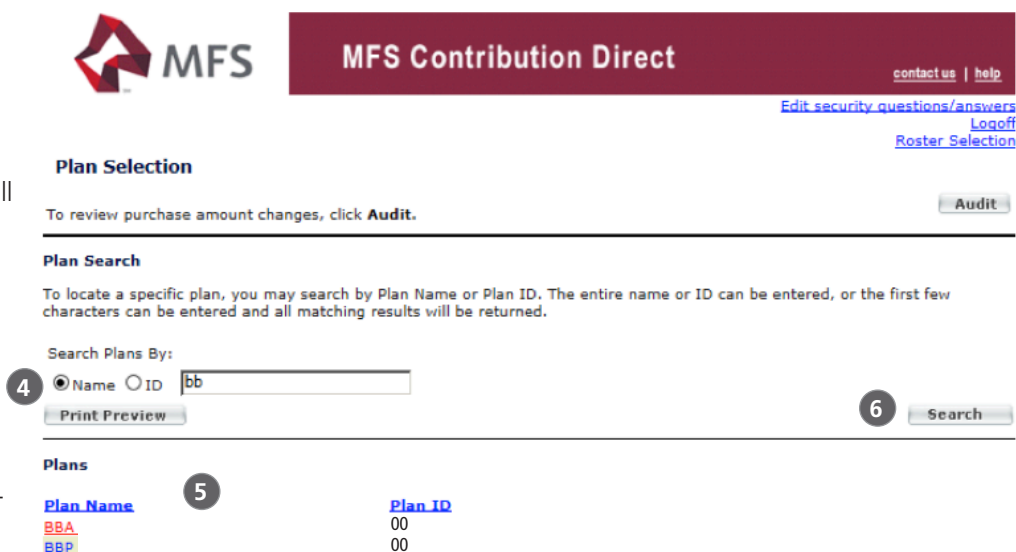
Plan Selection

If you have more than one plan, select the appropriate plan from the Plan Selection page.

If you have just one plan, you will be brought directly to the Plan Details page.

4. Select the desired plan by searching by plan name or plan ID **4** or clicking on the name link **5** and click [Search] **6**.

Note: Please use the navigation buttons located in Contribution Direct to move between screens. Please do not use the "Back" button when working in Contribution Direct.



The plan selection page includes the MFS logo and a header. It features a 'Plan Selection' section with a link to 'Audit'. Below is a 'Plan Search' section with instructions on how to search by Plan Name or Plan ID. A search box contains 'bb' and is preceded by radio buttons for 'Name' (selected) and 'ID'. Numbered callouts 4, 5, and 6 point to the search box, the 'Name' radio button, and the 'Search' button respectively. Below the search box is a 'Print Preview' button. At the bottom, a table lists plans with columns for 'Plan Name' and 'Plan ID'. The table contains two rows: 'BBA' and 'BBP', both with '00' in the Plan ID column. Callout 5 points to the 'Plan Name' column header.

Plan Name	Plan ID
BBA	00
BBP	00

Important note: Participants adding an account to their portfolios, either through exchange or by any other means, are required to notify the plan administrator of any change in payment allocations. MFS does not systematically update the allocations on MFS Contribution Direct. This is the responsibility of the plan administrator. MFS will not be responsible for any adjustments resulting from a failure to update allocations.


Plan Details

The Plan Details page contains the Plan Information, including but not limited to:

- plan ID
 - plan name
 - company name and address
 - bank name, address, and masked account number
 - list of shareholders and their masked Social Security numbers
1. To access a shareholder's allocation, select the name link **7** or search by shareholder's last name or SSN.
 2. [Search] (only available if plan has more than six participants)
 3. To see the breakdown of Employee and Employer contributions, select the Contributions link **8**. This will navigate you to the "Shareholder Total Contributions."

Shareholder Allocation

4. To change allocations for the shareholder, enter the new dollar or percentage amount. Allocations must equal 100%. **9** Click [Next].
5. To print a copy of the new allocations, click [Print Preview] **10** or click [Return to Plan Details] to select another shareholder.
6. To add a fund for the shareholder, click the "Add Fund" button at the bottom of the page. **11** Refer to the detailed steps beginning on page 5 for adding new funds.



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Plan Details
[Expand All](#) [Collapse All](#)

[Audit](#)

To review purchase amount changes, click **Audit**.

Plan Information

Plan ID:	00
Plan Name:	BBA
Number of Shareholders:	2

Company Information

Bank Information

Bank Name:	STATE STREET BANK AND TRUS
Bank Address:	225 FRANKLIN ST 225 FRANKLIN ST BOSTON MA, 02111 *****9999
Bank Account Number	
Name(s) on Account:	BBA
ABA Routing Number:	00
Bank Account Type:	C


To update the banking information associated with this plan, click **Update Bank**.
To delete the banking information associated with this plan, click **Delete Bank**.

Shareholders

To access the Shareholder Allocation page for a specific shareholder, select the name link.

Name 7	SSN 8	
L____, Mary	***** 0000	Contributions Remove From Plan...
L____, Glen	***** 0000	Contributions Remove From Plan...

To access all rosters for this plan, click **Access Rosters**.



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Shareholder Allocation
[Print Preview](#) **10**

Plan Name:	BBA		
Plan ID:	00		
SSN:	*****0000		
Shareholder:	L____, Mary		

To change allocations for the shareholder enter the amounts and click **Next**.
To advance to the appropriate money type, select the link below or use the scroll bar.

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Employer Reduction

Allocations by: ☒ Percentage ☐ Dollar

Existing Fund	Fund/Account Number	Amount Allocated
MFS U.S. GOVT CASH RESERVE FD 2201 (529 B)	0002201/000000000000	100.000%
Total:		100.000%

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Salary Reduction

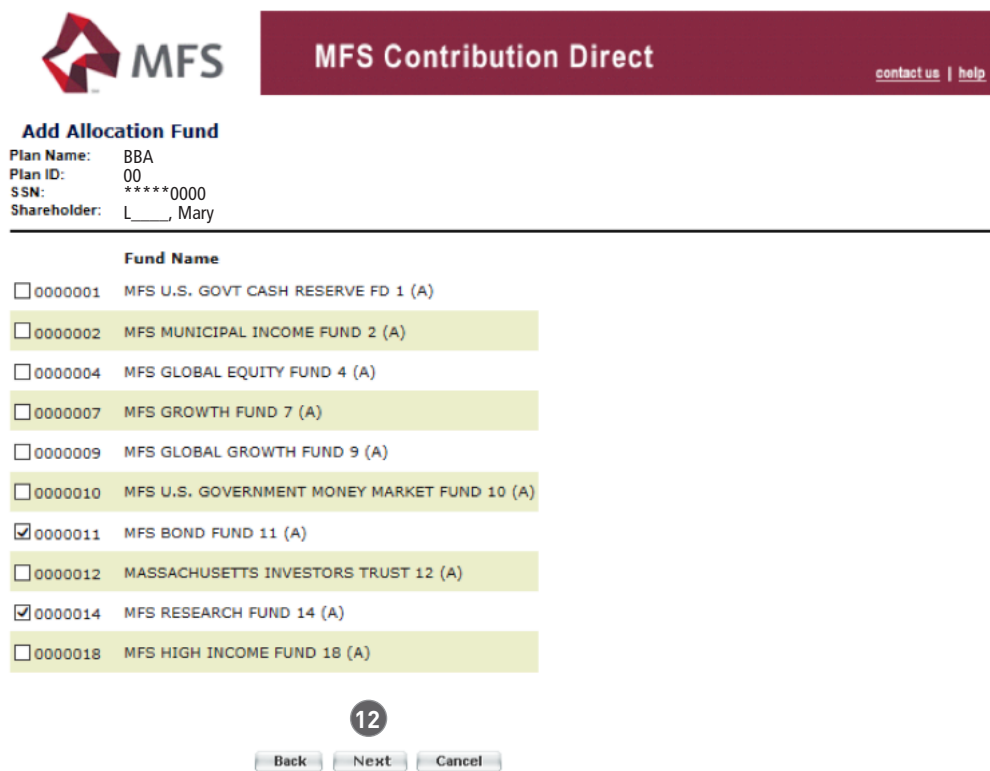
Allocations by: ☒ Percentage ☐ Dollar

Existing Fund	Fund/Account Number	Amount Allocated 9
MFS U.S. GOVT CASH RESERVE FD 2201 (529 B)	0002201/000000000000	100.000%
Total:		100.000%

11 [Add Fund](#) [Next](#) [Back](#)

Adding Funds

1. To add a fund to the roster, click [Add Fund] on the Shareholder Allocation Page.
2. Check the applicable fund(s) from the listing on the new page and click [Next]. **12**



Add Allocation Fund

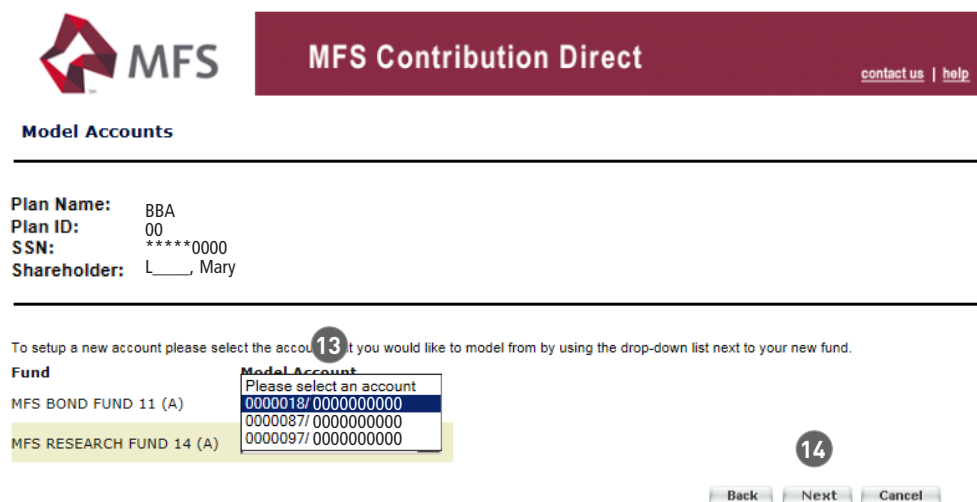
Plan Name: BBA
Plan ID: 00
SSN: *****0000
Shareholder: L____, Mary

Fund Name
<input type="checkbox"/> 0000001 MFS U.S. GOVT CASH RESERVE FD 1 (A)
<input type="checkbox"/> 0000002 MFS MUNICIPAL INCOME FUND 2 (A)
<input type="checkbox"/> 0000004 MFS GLOBAL EQUITY FUND 4 (A)
<input type="checkbox"/> 0000007 MFS GROWTH FUND 7 (A)
<input type="checkbox"/> 0000009 MFS GLOBAL GROWTH FUND 9 (A)
<input type="checkbox"/> 0000010 MFS U.S. GOVERNMENT MONEY MARKET FUND 10 (A)
<input checked="" type="checkbox"/> 0000011 MFS BOND FUND 11 (A)
<input type="checkbox"/> 0000012 MASSACHUSETTS INVESTORS TRUST 12 (A)
<input checked="" type="checkbox"/> 0000014 MFS RESEARCH FUND 14 (A)
<input type="checkbox"/> 0000018 MFS HIGH INCOME FUND 18 (A)

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3. The Model Accounts screen displays. Click the drop down menu **13** to select an account to model (copy) from.
4. Elect the appropriate fund/account to use to model (copy) the new account
5. Once the model account is selected for all new funds, click [Next] **14**.



Model Accounts

Plan Name: BBA
Plan ID: 00
SSN: *****0000
Shareholder: L____, Mary

To setup a new account please select the account **13** that you would like to model from by using the drop-down list next to your new fund.

Fund	Model Account
MFS BOND FUND 11 (A)	Please select an account 0000018/ 00000000000 0000087/ 00000000000 0000097/ 00000000000
MFS RESEARCH FUND 14 (A)	

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Shareholder Allocation

- Once the new account(s) are established, the Shareholder Allocation page displays. Indicate the appropriate percentage allocation **15** for each fund(s). The total must equal 100%.
- Once the allocation amounts are input, click [Next] **16**.



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Shareholder Allocation

[Print Preview](#)

Plan Name: BBA
Plan ID: 00
SSN: *****0000
Shareholder: L____, Mary

To change allocations for the shareholder enter the amounts and click **Next**.

To advance to the appropriate money type, select the link below or use the scroll bar.

[Employer Reduction](#)
[Salary Reduction](#)

Employer Reduction [top](#)

Allocations by: ☒ Percentage ☐ Dollar

Existing Fund	Fund/Account Number	15 Amount Allocated
MFS U.S. GOVT CASH RESERVE FD 2201 (529 B)	0002201/0000000000	100.000 %
Total:		100.000%


Salary Reduction [top](#)

Allocations by: ☒ Percentage ☐ Dollar

Existing Fund	Fund/Account Number	Amount Allocated
MFS U.S. GOVT CASH RESERVE FD 2201 (529 B)	0002201/0000000000	100.000 %
Total:		100.000%

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[Add Fund](#) [Next](#) [Back](#)

- On the Shareholder Allocation Verification page, review and confirm the entered allocations. Click [Confirm] **17**.
- Once the allocations are confirmed, the user has the option to either print preview or return to the Plan Details screen.



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Shareholder Allocation Verification

Plan Name: BBA
Plan ID: 00
SSN: *****0000
Shareholder: L____, Mary

You have chosen to modify the allocation amounts for the accounts listed below.

Employer Reduction

Fund	Fund/Account Number	Model Fund/Account Number	Amount Allocated
MFS HIGH INCOME FUND 18 (A)	0000018/0000000000		20.000 %
MFS INTERNATIONAL VALUE FUND 87 (A)	0000087/0000000000		20.000 %
MFS NEW DISCOVERY FUND 97 (A)	0000097/0000000000		20.000 %
MFS BOND FUND 11 (A)	0000011/NEW ACCOUNT	0000018/0000000000	20.000 %
MFS RESEARCH FUND 14 (A)	0000014/NEW ACCOUNT	0000018/0000000000	20.000 %
Total:			100.000 %

17 [Confirm](#) [Back](#) [Cancel](#)

Roster Selection

1. After verifying that all shareholder allocations are correct, click [Access Rosters] from the bottom of the Plan Details page (see page 4).
2. To establish a new roster, click [New Roster] 18.
3. To model from an existing roster, locate the roster from the list and click [Access Roster] 19.

Roster Selection

Plan Name: BBA
Plan ID: 00

To review purchase amount changes, click **Audit**.
To establish a new roster containing all shareholders within the plan, click **New Roster**.
To model from an existing roster, locate the roster below and click **Access Roster**.

Roster Search

To locate a specific rosters, you may search by roster status and the roster status date, or a specific period of time.

By Status:
☒ All
☒ Expired ☒ Rejected
☒ Held ☒ Released
☒ Processed ☒ Work-In-Progress

Plan ID: 000000000
Confirm Number:

Payment Amount:
Payment Type:
☒ All
☒ Check ☒ ACH
☒ Wire ☒ N/A

Operator ID:
By Status Date: to
or
All

Search

2 results found...

Status	Confirm Number	Status Date	Total Amount	SSN Count	Payment Type	Operator ID	Last Operator ID	Release Operator ID
Work-In-Progress	7768-7165-04910	10/10/2012	\$0.00	1	ACH	CT23479	CT23479	N/A

Roster Details

Options on this page include:

- Remove shareholders by selecting the shareholders 20 and clicking [Remove Shareholders] 21.
- View or modify a shareholder's allocations by clicking on a shareholder name 22. Changes will be saved on the Shareholder Allocation page.
- Make a one-time amount change for a shareholder by entering the new amount 23.
- Create a new roster that models the most recent one by clicking [Model Roster] 24.
- Save the current roster to complete later by clicking [Save Roster] 25.
- To print a copy, click [Print Preview] 26.
- To start over, click [Return to Roster Selection] 27.

Roster Details

Print Preview

To make a copy of this roster, click **Model Roster**.
To review purchase amount changes, click **Audit**.

Plan Name: BBA
Plan ID: 00
Status: Work-In-Progress

Established Date: 05/31/2016 10:37:33 AM
Trade Date: (only applies to future-dated rosters)
Contribution Year: ☒ 2016 ☐ 2015
☒ ACH ☐ Wire ☐ Check

Shareholder Information

To remove shareholders from the roster, select the checkboxes next to the shareholders and click **Remove Shareholders**.
To access the Shareholder Allocation page, click the shareholder **Name** link.
To submit a one-time amount change for a shareholder, enter the amount for the appropriate money type.
Please note: If you have made any changes to this roster, click on the "Save Roster" button prior to sorting information.

Name	SSN	Contribution Year	ER	EE	SR	TOTAL
<input type="checkbox"/> L. Mary	7768-7165-0000	Mixed	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
<input type="checkbox"/> L. Glen	7768-7165-0000	2016	\$ 250.00	\$ 0.00	\$ 0.00	\$ 250.00
TOTAL:			\$ 250.00	\$ 0.00	\$ 0.00	\$ 250.00

Last saved: 05/31/2016 10:44 AM

Model Roster **Save Roster** **Submit Roster** **Delete Roster** **Return to Roster Selection**


Remove Shareholders

Submitting a New Roster

- On the Roster Details page, click [Submit Roster] 28.

Submit Roster Verification

- On the Submit Roster Verification page, click [Confirm] 29.



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Submit Roster Verification

Plan Name: BBA
Plan ID: 00

You have chosen to submit the following roster.


Status	Status Date	Trade Date	Contribution Year	Total Amount	SSN Count	Payment Type	Operator ID
Work-In-Progress	05/31/2016	05/31/2016	2016	\$250.00	2	ACH	CT24469

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Signing Off

To sign off, click [Logoff] 30 in the upper right corner of your screen.

If you have any questions, please contact MFS at 1-800-637-1255.



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Submit Roster Confirmation

Plan Name: BBA
Plan ID: 00

The following roster was submitted successfully.

Status	Status Date	Trade Date	Contribution Year	Total Amount	SSN Count	Payment Type	Operator ID	Last Operator ID	Confirmation Number
Released	05/31/2016	05/31/2016	2016	\$250.00	2	ACH	CT24469	CT24469	0521-9033-73511

30 [Logoff](#) [Roster Selection](#)