

MFS QDIA Capabilities

Your Essential Road to Retirement



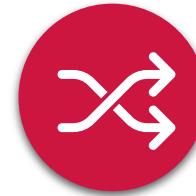
MFS LIFETIME FUNDS

- Proprietary, off-the-shelf mutual fund target date series



MFS LIFETIME TRUSTS

- Proprietary, off-the-shelf, CIT target date series
- Greater use of fundamental strategies



MFS LIFETIME BLENDED RESEARCH LIFETIME TRUSTS

- Proprietary, off-the-shelf, CIT target date series
- Greater use of blended research (quantitative) strategies



PARTNER/CUSTOM SOLUTIONS

- Role in partner QDIA solutions as the glide path provider and/or component provider

Flagship glide path used in all three MFS target date strategies
100% active management across all three MFS target date strategies
Differences in vehicle, use of blended research strategies and fees

[Great Gray MFS Select Target Date Series](#)

[Principal RetireView](#)

Morningstar Foundation Series

Reach out to your MFS partner to learn more about our QDIA capabilities



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

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

Important risk considerations

MFS Lifetime Income Fund/Trust: The fund may not achieve its objective and/or you could lose money on your investment in the fund. There is no guarantee that the fund will provide adequate income at and through your retirement.

MFS Lifetime 2030 - 2070 Funds/Trusts: The fund may not achieve its objective and/or you could lose money on your investment in the fund. You may experience losses near, at, or after the target date. There is no guarantee of the fund's principal value, including at the target date, or that the fund will provide adequate income at and through your retirement. ■ **Stock:** Stock markets and investments in individual stocks are volatile and can decline significantly in response to or investor perception of, issuer, market, economic, industry, political, regulatory, geopolitical, environmental, public health, and other conditions. ■ **Bond:** Investments in debt instruments may decline in value as the result of, or perception of, declines in the credit quality of the issuer, borrower, counterparty, or other entity responsible for payment, underlying collateral, or changes in economic, political, issuer-specific, or other conditions. Certain types of debt instruments can be more sensitive to these factors and therefore more volatile. In addition, debt instruments entail interest rate risk (as interest rates rise, prices usually fall). Therefore, the portfolio's value may decline during rising rates. Portfolios that consist of debt instruments with longer durations are generally more sensitive to a rise in interest rates than those with shorter durations. At times, and particularly during periods of market turmoil, all or a large portion of segments of the market may not have an active trading market. As a result, it may be difficult to value these investments and it may not be possible to sell a particular investment or type of investment at any particular time or at an acceptable price. The price of an instrument trading at a negative interest rate responds to interest rate changes like other debt instruments; however, an instrument purchased at a negative interest rate is expected to produce a negative return if held to maturity. ■ **International:** Investments in foreign markets can involve greater risk and volatility than U.S. investments because of adverse market, currency, economic, industry, political, regulatory, geopolitical, or other conditions. ■ **Underlying Funds:** MFS' strategy of investing in underlying funds exposes the fund to the risks of the underlying funds. Each underlying fund pursues its own objective and strategies and may not achieve its objective. In addition, shareholders of the fund will indirectly bear the fees and expenses of the underlying funds. ■ Please see the Prospectus and Information Memorandum for further information on these and other risk considerations.

The MFS® Heritage Trust Company CITs are only available for investment through qualified retirement plans and are not offered for sale to the general public.

The MFS® Heritage Trust Company CITs are bank-maintained collective investment funds and are not SEC-registered.

The placement agent for the MFS® Heritage Trust Company CITs is MFS Fund Distributors, Inc., Member SIPC, 111 Huntington Avenue, Boston, MA 02199. MFS Fund Distributors, Inc. is an affiliate of MFS Heritage Trust Company, the trustee of the MFS® Heritage Trust Company CITs.

The MFS® Heritage Trust Company CITs are not organized, sponsored, or maintained by MFS Fund Distributors, Inc.

MFS nor its subsidiaries is affiliated with Empower, Great Gray, Principal, or Morningstar.