

# Founded on Expertise, Focused on Outcomes

At MFS®, we are focused on responsibly allocating client capital to work toward meeting the long-term needs of retirement plan professionals, plan sponsors and plan participants. Providing the information, tools and extensive resources you need to provide your clients with thoughtful, tailored retirement plan options is our top priority.

## SUPPORTING YOUR RETIREMENT PLAN BUSINESS

### MFS ACTIVE INTELLIGENCE

Through collective expertise, thoughtful risk management and long-term discipline, we seek to uncover what we believe are the best investment ideas.

- 100 years of active investment experience and serving the needs of our clients
- 50+ years of experience in retirement markets
- 50+ years of designing multi-asset allocation solutions
- A full suite of investment vehicles to meet different retirement plan needs, investment styles and risk views

### MFS PARTNERSHIP

MFS has programs, resources and tools to support platforms, consultants, plan sponsors and participants.

- Commentary and outlooks on global markets and economies to help you gain perspective and stay current
- Investment commentary and access to analytical and benchmarking tools, such as FI360, to provide visibility into your investment offerings
- Programs designed to help you grow and scale your practice
- Participant education and financial wellness programs, such as Heritage Planning<sup>SM</sup>

### MFS TARGET DATE ADVANTAGE

MFS Lifetime Funds have a unique glide path that reflects our experience pursuing better long-term outcomes.

- A glide path reflecting the growth needs of younger investors and the risk tolerance of older investors
- A diversified range of 29 actively managed equity, fixed income, and non-traditional funds seeking strong, competitive relative long-term performance
- Disciplined, active risk management of both underlying and target date funds
- A proven 18+ year track record of competitive results

For an illustration of how the fund's target asset allocation changes over time from its inception through its target date, see [mfs.com](https://mfs.com).

**Speak with an MFS sales representative today to see how the MFS® Lifetime® Funds can help your clients seek a sound retirement. 1-800-343-2829/mfs.com**

#### Important risk considerations:

**MFS® Lifetime® Fund:** 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 2025–2065 Funds:** 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.

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See next page for important disclosures

## MFS Lifetime Funds: A proven target date leader

### Glide path design

MFS Lifetime Funds are designed with a singular focus on each shareholder's investment experience and outcome, not just that of the average participant.

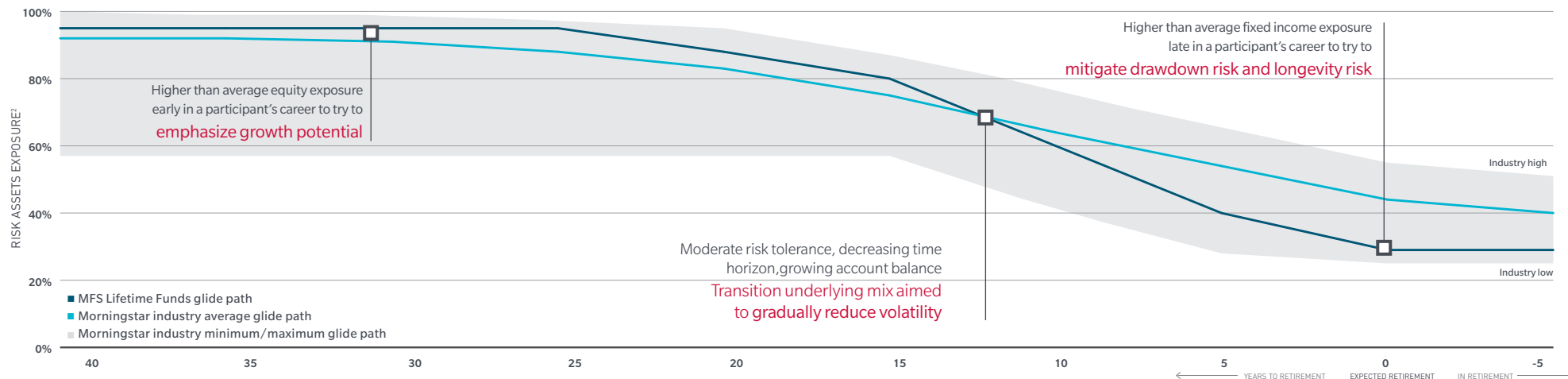
### Diversification of underlying funds

We believe in the broad diversification of actively managed funds across and within asset classes, spanning styles and investment approaches.

### Active risk management

We employ our unique active risk management oversight of both underlying and target date funds to ensure we address the evolving needs of plan participants.

### MFS glide path: Unique among target date funds



Source: Morningstar Target-Date Comparison Report, as of December 31, 2023.

\*Riskier assets are defined as equity, non-traditional (REITs and Commodities).

#### Important risk considerations:

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 markets and investments in individual stocks are volatile and can decline significantly in response to issuer, market, economic, industry, political, regulatory, geopolitical, and other conditions.

Investments in debt instruments may decline in value as the result 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 Fund's share price may decline during rising rates. Funds 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.

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.

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 for further information on these and other risk considerations.

You should recommend products based on your client's financial needs, goals, and risk tolerance.

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**Before investing, consider the fund's 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.**

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