

% Mkt Cap

41.23

37.76

18.32

2.48

0.21

# MFS® International Diversification Fund - Class R4

03-31-25

### Category

R4.

Foreign Large Blend

### **Investment Objective & Strategy**

### From the investment's prospectus

The investment seeks capital appreciation

The fund is designed to provide diversification within the international asset class by investing the majority of its assets in other mutual funds advised by the adviser, referred to as underlying funds. The adviser seeks to diversify the fund's investments in terms of market capitalization (by including large, mid, and/or small cap underlying funds), by style (by including both growth and value underlying funds), and by geography (by including developed and emerging market underlying funds).

Past name(s): MFS International Diversification

#### **Volatility and Risk** Volatility as of 03-31-25 Investment Low High Category Risk Measures as of 03-31-25 Rel S&P 500 Rel Cat Port Avg 3 Yr Std Dev 16.37 0.95 0.96 3 Yr Beta 1.00 0.98

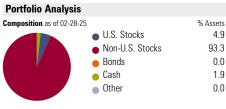
### **Principal Risks**

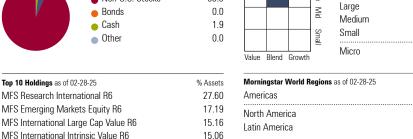
Credit and Counterparty, Currency, Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Growth Investing, Value Investing, Market/Market Volatility, Equity Securities, Restricted/Illiquid Securities, Underlying Fund/Fund of Funds, Derivatives, Leverage, Shareholder Activity, Management, Portfolio Diversification

## **Important Information**

Please refer to the Morningstar Disclosure and Glossary document contained in your plan's eligibility package for additional information. You may always access the most current version of the Disclosure and Glossary at https://www.voyaretirementplans.com/ fundonepagerscolor/DisclosureGlossary.pdf

Funds or their affiliates may pay compensation to Voya® affiliates offering a fund. Such compensation may be paid out of distribution, service and/or 12b-1 fees that are deducted from the fund's assets, and/or may be paid directly by the fund's affiliates. Any fees deducted from fund assets are discussed in the fund's prospectus and disclosed in the fund fact sheet. Because these fees are paid on an on-going basis, over time these fees will increase the cost of your investment and may cost you more than paying other types of sales charges. If offered through a retirement program, additional fees and expenses may be charged under that program. NOT A DEPOSIT, NOT FDIC INSURED, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE INSTITUTION, MAY GO DOWN IN VALUE.





14.99

9.84	
% Fund	
39.21	
40.59	
20.21	

MFS International Growth R6

Morningstar World Regions as of 02-28-25	% Fund
Americas	11.44
North America	8.72
Latin America	2.73
Greater Europe	50.45
United Kingdom	13.07
Europe Developed	35.77
Europe Emerging	0.32
Africa/Middle East	1.30
Greater Asia	38.11
Japan	14.04
Australasia	2.04
Asia Developed	10.72
Asia Emerging	11.31

Giant

Morningstar Style Box™ as of 02-28-25

Operations						
Gross Prosp Exp Ratio	0.84% of fund assets	Waiver Data	Туре	Exp. Date	%	
Net Prosp Exp Ratio	0.83% of fund assets	Expense Ratio	Contractual	09-30-25	0.01	
Management Fee	0.00%					
12b-1 Fee	_	Portfolio Manager(s)				
Other Fee	0.00%	Nicholas Paul, CFA. Since 2022.				
Miscellaneous Fee(s)	0.84%	John Mahoney, CFA. Since 2024.				
Fund Inception Date	04-01-05					
Total Fund Assets (\$mil)	38,845.5	Advisor	Massachu	Massachusetts Financial Services		
Annual Turnover Ratio %	3.00		Company			
Fund Family Name	MFS	Subadvisor	_			

Massachusetts Financial Services Company has agreed in writing to bear the fund's expenses, excluding management fees, distribution and service fees, interest, taxes, extraordinary expenses, brokerage and transaction costs, investment-related expenses, and fees and expenses associated with investments in investment companies and other similar investment vehicles, such that "Other Expenses" do not exceed 0.10% of the class' average daily net assets annually for Class R4 shares. This written agreement will continue until modified by the fund's Board of Trustees, but such agreement will continue until at least September 30. 2025.