

MFS® Growth Fund - Class R6**Category**
Large Growth**Investment Objective & Strategy****From the investment's prospectus**

The investment seeks capital appreciation.

The fund normally invests the fund's assets primarily in equity securities. Equity securities include common stocks and other securities that represent an ownership interest (or right to acquire an ownership interest) in a company or other issuer. The adviser focuses on investing the fund's assets in the stocks of companies the advisor believes to have above average earnings growth potential compared to other companies (growth companies).

Past name(s) : MFS Growth R5.

Volatility and Risk**Volatility** as of 03-31-25

Risk Measures as of 03-31-25	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	20.03	1.16	0.94
3 Yr Beta	1.10	—	0.96

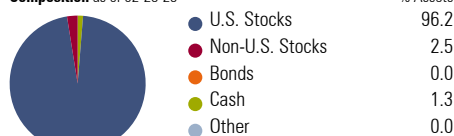
Principal Risks

Foreign Securities, Loss of Money, Not FDIC Insured, Growth Investing, Market/Market Volatility, Equity Securities, Restricted/Illiquid Securities, 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.

Portfolio Analysis**Composition** as of 02-28-25**Top 10 Holdings** as of 02-28-25

	% Assets
Microsoft Corp	10.48
NVIDIA Corp	7.89
Amazon.com Inc	7.70
Meta Platforms Inc Class A	7.46
Apple Inc	5.78
Alphabet Inc Class A	5.08
Mastercard Inc Class A	3.73
Netflix Inc	1.96
Visa Inc Class A	1.85
Boston Scientific Corp	1.79

Morningstar Style Box™ as of 02-28-25

		% Mkt Cap
Value Blend Growth	Large	Giant 57.99
	Large	27.04
	Medium	14.97
	Small	0.00
	Micro	0.00

Morningstar Equity Sectors as of 02-28-25

	% Fund
Cyclical	26.99
Basic Materials	2.09
Consumer Cyclical	12.17
Financial Services	11.95
Real Estate	0.78
Sensitive	62.19
Communication Services	17.28
Energy	0.99
Industrials	5.53
Technology	38.39
Defensive	10.82
Consumer Defensive	1.39
Healthcare	7.62
Utilities	1.81

Operations

Gross Prosp Exp Ratio	0.50% of fund assets
Net Prosp Exp Ratio	0.49% of fund assets
Management Fee	0.48%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.02%
Fund Inception Date	08-26-11
Total Fund Assets (\$mil)	41,796.4
Annual Turnover Ratio %	33.00
Fund Family Name	MFS

Waiver Data	Type	Exp. Date	%
Management Fee	Contractual	03-31-26	0.01

Portfolio Manager(s)

Eric Fischman. Since 2002.
Bradford Mak. Since 2021.

Advisor	Massachusetts Financial Services Company
Subadvisor	—

Notes

Massachusetts Financial Services Company (MFS) has agreed in writing to waive at least 0.01% of the fund's management fee as part of an agreement pursuant to which MFS has agreed to reduce its management fee by a specified amount if certain MFS mutual fund assets exceed thresholds agreed to by MFS and the fund's Board of Trustees. The agreement to waive at least 0.01% of the management fee will continue until modified by the fund's Board of Trustees, but such agreement will continue until at least March 31, 2025.