

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

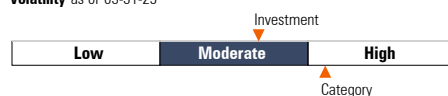
The investment seeks capital appreciation.

The fund normally invests its assets primarily in foreign equity securities, including emerging market 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 advisor 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 International 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	16.97	0.98	0.86
3 Yr Beta	1.00	—	0.89

Principal Risks

Currency, Emerging Markets, 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
SAP SE	4.79
Taiwan Semiconductor Manufacturing Co Ltd	4.78
Schneider Electric SE	3.60
Roche Holding AG	3.53
Hitachi Ltd	3.49
Nestle SA	3.23
Essilorluxottica	2.68
Lvmh Moet Hennessy Louis Vuitton SE	2.55
Linde PLC	2.48
Heineken NV	2.40

Morningstar Super Sectors as of 02-28-25

	% Fund
Cyclical	32.47
Sensitive	42.44
Defensive	25.08

Operations

Gross Prosp Exp Ratio	0.73% of fund assets
Net Prosp Exp Ratio	0.72% of fund assets
Management Fee	0.67%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.06%
Fund Inception Date	05-01-06
Total Fund Assets (\$mil)	17,584.7
Annual Turnover Ratio %	13.00
Fund Family Name	MFS

Morningstar Style Box™ as of 02-28-25

	% Mkt Cap
Giant	50.25
Large	39.51
Medium	9.35
Small	0.89
Micro	0.00

Morningstar World Regions as of 02-28-25

	% Fund
Americas	13.14
North America	11.14
Latin America	2.00
Greater Europe	56.65
United Kingdom	11.94
Europe Developed	44.71
Europe Emerging	0.00
Africa/Middle East	0.00
Greater Asia	30.21
Japan	9.88
Australasia	1.49
Asia Developed	11.67
Asia Emerging	7.17

Waiver Data	Type	Exp. Date	%
Management Fee	Contractual	09-30-25	0.01

Portfolio Manager(s)

Kevin Dwan. Since 2012.
Matthew Barrett, CFA. Since 2015.

Advisor	Massachusetts Financial Services Company
Subadvisor	—

Notes

"Other Expenses" include approximately 0.03% of foreign tax reclaim recovery expenses (including contingency fees and closing agreement expenses to be paid to third party service providers) incurred in connection with the fund's recovery of foreign taxes previously withheld in certain foreign countries. The amount of the fund's foreign tax reclaim recoveries is greater than the tax reclaim recovery expenses referenced above. 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 September 30, 2025.