MFS® International Intrinsic Value Fund - Class R2

Category Foreign Large Blend

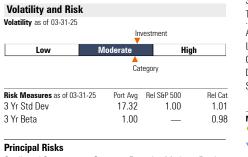
Investment Objective & Strategy

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 that the advisor believes are undervalued compared to their intrinsic value.

Past name(s): MFS International Value R2.



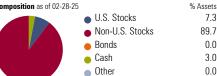
Credit and Counterparty, Currency, Emerging Markets, Foreign Securities, Loss of Money, Not FDIC Insured, Value Investing, Market/Market Volatility, Equity Securities, Restricted/Illiquid Securities, Derivatives, Leverage, Shareholder Activity, Management, Portfolio Diversification

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.





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Top 10 Holdings as of 02-28-25	% Assets	
NatWest Group PLC	3.29	
Franco-Nevada Corp	3.23	
Taiwan Semiconductor Mar	2.90	
Schneider Electric SE	2.81	
TotalEnergies SE	2.71	
AIB Group PLC		2.69
Legrand SA		2.58
CaixaBank SA		2.48
Deutsche Boerse AG		2.46
SAP SE	2.24	
Morningstar Super Sectors as (% Fund	
Cyclical		40.80
Sensitive		40.68
→ Defensive		18.52
Operations		
Gross Prosp Exp Ratio	1.31% of fund assets	
Net Prosp Exp Ratio	1.30% of fund assets	
Management Fee	0.65%	
12b-1 Fee	0.50%	
Other Fee	0.00%	
Miscellaneous Fee(s)	0.16%	
Fund Inception Date	10-01-08	
Total Fund Assets (\$mil)	21,607.8	
Annual Turnover Ratio %	12.00	

MFS

Morningstar	Style Bo	ox ™ as	s of 02-28-25	% Mkt Cap
		Large	Giant	23.72
		je Mid	Large	51.10
		1ii	Medium	24.24
		Small	Small	0.93
			Micro	0.00
alue Blend	Growth			

Morningstar World Regions as of 02-28-25	% Fund	
Americas	13.86	
North America	13.39	
Latin America	0.46	
Greater Europe	67.21	
United Kingdom	16.95	
Europe Developed	49.80	
Europe Emerging	0.00	
Africa/Middle East	0.47	
Greater Asia	18.93	
Japan	12.73	
Australasia	1.12	
Asia Developed	5.08	
Asia Emerging	0.00	

Waiver Data	Туре	Exp. Date	%
Management Fee	Contractual	09-30-25	0.01
Portfolio Manager(s) Benjamin Stone, IIIV Philip Evans. Since 2			
Advisor	Massachı Company	Massachusetts Financial Service Company	
Subadvisor	,		

Notes

Fund Family Name

"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.



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