

MFS Large Cap Value CIT - Fee Class CT

Category
Large Value

Investment Objective & Strategy

The Fund seeks capital appreciation by investing primarily in equity securities of U.S. issuers with large market capitalizations. To implement this objective, the Fund will be invested in the MFS Large Cap Value Fund (the "Underlying Fund"), a collective investment fund offered by MFS Heritage Trust Company (the "Underlying Fund Advisor"). The Underlying Fund's investment objective is to seek capital appreciation. The Underlying Fund uses a long-term investment time horizon and a flexible valuation approach, emphasizing cash flow and returns-based methodologies. The Underlying Fund has a keen focus on downside risk management in all market environments.

Volatility and Risk

Volatility as of 03-31-25

Low	Moderate	High
	▲	
Category		

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

Principal Risks

Currency, Foreign Securities, Loss of Money, Not FDIC Insured, Value Investing, Active Management, Issuer, Equity Securities, Industry and Sector Investing, Restricted/Illiquid Securities, Underlying Fund/Fund of Funds, Cash Drag, Management, Mid-Cap, Large Cap

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 03-31-25



Top 10 Holdings as of 03-31-25

Top 10 Holdings as of 03-31-25	% Assets
MFS Large Cap Value Fund CI 8W	100.00

Morningstar Style Box™ as of 03-31-25

Value	Blend	Growth	Large	Mid	Small	% Mkt Cap
			Giant			13.49
			Large			69.59
			Medium			16.93
			Small			0.00
			Micro			0.00

Morningstar Equity Sectors as of 03-31-25

Morningstar Equity Sectors as of 03-31-25	% Fund
Cyclical	38.34
Basic Materials	2.49
Consumer Cyclical	3.46
Financial Services	30.34
Real Estate	2.05
Sensitive	29.75
Communication Services	0.00
Energy	6.24
Industrials	16.01
Technology	7.50
Defensive	31.92
Consumer Defensive	7.63
Healthcare	15.19
Utilities	9.10

Operations

Gross Prosp Exp Ratio	See Notes below.
Net Prosp Exp Ratio	See Notes below.
Management Fee	See Notes below.
12b-1 Fee	See Notes below.
Other Fee	See Notes below.
Miscellaneous Fee(s)	See Notes below.
Fund Inception Date	06-01-22
Total Fund Assets (\$mil)	1,352.4
Annual Turnover Ratio %	18.84
Fund Family Name	MFS Investment Management

Waiver Data	Type	Exp. Date	%
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Portfolio Manager(s)

Katherine Cannan. Since 2022.
Nevin Chitkara. Since 2022.

Advisor	MFS Institutional Advisors Inc
Subadvisor	—

Notes

A commingled fund is a pooled investment vehicle, maintained by a bank or trust company, the participants of which are limited to certain types of tax exempt employee benefit plans. The current NET Expense ratio is 0.410%. This Portfolio is not a registered investment company, and interests in the Portfolio have not been registered with the Securities and Exchange Commission.