

# MFS International Equity CIT - Class 3A

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Asset Class: Global / International  
Category: Foreign Large Blend

## FUND FACTS

**Inception Date:** 12/23/2021

Investment advisory fee: **0.52%**

12b-1 fee: **0.00%**

Other expenses\*: **0.02%**

Gross fund expense ratio without  
waivers or reductions: **0.54%**

Total waivers, recoupments and  
reductions: **-0.00%**

Net fund annual expenses after waivers  
or reductions: **0.54%**

\* Other represents administrative  
expenses. Administrative expenses are  
capped at 5 bps. Administrative  
expenses were 2 bps as of the fund's  
most recent annual financials.

**Turnover Rate:** 10.4%

## Important Information

Voya Retirement Insurance and Annuity  
Company  
One Orange Way  
Windsor, CT 06095-4774  
[www.voyaretirementplans.com](http://www.voyaretirementplans.com)

Category is interpreted by Voya® using  
Fund Company and/or Morningstar  
category information.

Fees and expenses may be subject to  
change. More detailed information is  
included in the enrollment material.

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. This  
Portfolio is not a registered investment  
company, and interests in the Portfolio  
have not been registered with the  
Securities and Exchange Commission.

Funds or their affiliates may pay  
compensation to Voya affiliates offering  
a fund. Such compensation may be paid  
out of distribution or service 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 disclosed in the fund fact  
sheets. 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.

**Investment Advisor**  
MFS Heritage Trust Company

**Portfolio Manager**  
Filipe Benzinho & Daniel Ling, CFA

**Investment Objective**  
Seeks capital appreciation.

**Investment Strategy**  
Our strategy is to construct a well-  
diversified portfolio of high-conviction  
ideas following a growth-at-a-reasonable  
price style with a quality bias. The fund  
relies on individual stock selection as the  
primary source of alpha generation  
identified through our global research  
platform.

**Principal Risks**  
The fund may not achieve its objective  
and/or you could lose money on your  
investment in the fund.

**Stock:** Stock markets and investments  
in individual stocks are volatile and can  
decline significantly in response to or  
investor perception of, issuer, market,  
economic, industry, political, regulatory,  
geopolitical, environmental, public  
health, and other conditions.

**International:** Investments  
in foreign markets can involve greater  
risk and volatility than U.S. investments  
because of adverse market, currency,  
economic, industry, political, regulatory,  
geopolitical, or other conditions. Please  
see the Information Memorandum for  
further information on these and other  
risk considerations.

**Additional Disclosure**  
The MFS® Heritage Trust Company  
CITs are collective trusts only available  
for investment through qualified  
retirement plans and  
are not offered for sale to the general  
public.  
The MFS® Heritage Trust Company  
CITs are collective trusts and are not  
SEC-registered mutual funds.