

PERFORMANCE UPDATE

CITY OF GRESHAM 457b

Average Annual Total Returns as of: 11/30/2025 (shown in percentages)

Variable annuities and mutual funds offered through a retirement plan are intended as long-term investments designed for retirement purposes. Money distributed from a 403(b) plan, 401(a)/(k) plan, or a 457 plan will be taxed as ordinary income in the year the money is distributed. Early withdrawals from a 403(b) plan and a 401(a)/(k) plan, if taken prior to age 59 1/2, will be subject to the IRS 10% premature distribution penalty tax, unless an exception applies. This IRS premature distribution penalty tax does not apply to 457 plans. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than the original amount invested.

The performance data quoted represents past performance. Past performance does not guarantee future results. For month-end performance, which may be lower or higher than the performance data shown, please call 800-584-6001. Investment return and principal value of an investment will fluctuate so that, when sold, an investment may be worth more or less than the original cost.

Voya will assess an annual asset-based service fee of 0.16% to all investment options including balances held in your plans Stability of Principal or Fixed Account. This fee is deducted from your account at a frequency determined by your plan monthly or quarterly and will be pro-rated across balances held in each of the investment options. These returns do not reflect any plan level administrative fees, if applicable; if reflected, returns would be less favorable. Please contact your local representative for more information.

The returns assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses.

You should consider the investment objectives, risks and charges, and expenses of the funds carefully before investing. The prospectus contains this and other information. Anyone who wishes to obtain a free copy of the fund prospectuses may call their Voya representative or the number above. Please read the prospectus carefully before investing.

Returns less than one year are not annualized. Fund Inception Date is the date of inception for the underlying fund, and is the date used in calculating the periodic returns. This date may also precede the portfolio's inclusion in the product.

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
Stability of Principal											
<i>Stability of Principal</i>											
Voya Fixed Account - 457/401 II - 4301 (1)(2)(3)	0.16	0.49	1.83	2.00	1.94	1.69	1.84				
Bonds											
<i>Global Bond</i>											
JPMorgan Global Bond Opportunities Fund - Class R6 Shares - D466 (4)	0.33	1.83	8.32	7.33	6.47	3.13	4.44		09/04/2012	0.59	0.51
<i>High Yield Bond</i>											
MassMutual High Yield Fund - Class R5 - 8391 (5)	0.40	1.35	7.94	7.39	9.89	5.49	5.97		11/01/2004	0.70	0.64
<i>Intermediate Core Bond</i>											
Vanguard® Total Bond Market Index Fund - Admiral™ Shares - 898	0.63	2.33	7.47	5.59	4.56	-0.33	1.99		11/12/2001	0.04	0.04
<i>Intermediate Core-Plus Bond</i>											
PIMCO Total Return Fund - Institutional Class - 544	0.68	3.08	9.43	7.59	5.97	0.39	2.56		05/11/1987	0.53	0.53
Asset Allocation											
<i>Lifecycle</i>											
American Funds 2010 Target Date Retirement Fund - Class R-6 - 1971	1.39	3.06	12.91	10.87	9.37	6.08	6.49		02/01/2007	0.29	0.29
American Funds 2015 Target Date Retirement Fund - Class R-6 - 1973	1.32	3.20	13.14	11.19	9.79	6.34	6.82		02/01/2007	0.30	0.30
American Funds 2020 Target Date Retirement Fund - Class R-6 - 1975	1.32	3.51	14.04	11.88	10.48	6.68	7.25		02/01/2007	0.30	0.30



Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
American Funds 2025 Target Date Retirement Fund - Class R-6 - 1977	1.28	3.64	14.35	12.24	11.11	6.93	7.96		02/01/2007	0.31	0.31
American Funds 2030 Target Date Retirement Fund - Class R-6 - 1979	1.16	4.06	15.56	13.24	12.67	7.93	8.97		02/01/2007	0.33	0.33
American Funds 2035 Target Date Retirement Fund - Class R-6 - 1981	1.14	4.41	16.91	14.42	14.36	9.18	10.18		02/01/2007	0.34	0.34
American Funds 2040 Target Date Retirement Fund - Class R-6 - 1983	1.03	5.15	19.07	16.49	16.35	10.40	11.02		02/01/2007	0.36	0.36
American Funds 2045 Target Date Retirement Fund - Class R-6 - 1985	1.03	5.52	19.95	17.20	16.95	10.71	11.27		02/01/2007	0.37	0.37
American Funds 2050 Target Date Retirement Fund - Class R-6 - 1987	0.97	5.51	19.95	17.26	17.24	10.73	11.35		02/01/2007	0.37	0.37
American Funds 2055 Target Date Retirement Fund - Class R-6 - 1989	0.89	5.65	20.24	17.60	17.54	10.75	11.35		02/01/2010	0.39	0.39
American Funds 2060 Target Date Retirement Fund - Class R-6 - 9639 (6)	0.79	5.63	20.25	17.58	17.60	10.74	11.34		03/27/2015	0.39	0.39
American Funds 2065 Target Date Retirement Fund - Class R-6 - E410	0.86	5.68	20.24	17.56	17.62	10.76		16.18	03/27/2020	0.39	0.39
American Funds 2070 Target Date Retirement Fund - Class R-6 - G774	0.85	5.65	20.29	17.60				19.23	05/03/2024	0.39	0.39
Balanced											
Moderate Allocation											
American Funds American Balanced Fund® - Class R-6 - 7027	1.86	6.70	18.52	16.88	14.97	10.41	9.99		07/26/1975	0.25	0.25
Large Cap Value/Blend											
Large Blend											
Hartford Disciplined Equity HLS Fund - Class IB - E580	1.10	5.58	14.82	12.72	17.93	12.73	13.17		05/29/1998	0.84	0.84
Parnassus Core Equity FundSM - Investor Shares - 2228	0.53	2.88	12.41	8.59	16.30	12.28	13.14		08/31/1992	0.81	0.81
Vanguard® Institutional Index Fund - Institutional Shares - 566	0.24	6.33	17.77	14.96	20.53	15.24	14.60		07/31/1990	0.04	0.04
Vanguard® Total Stock Market Index Fund - Admiral™ Shares - 1122	0.29	6.03	17.16	13.61	19.80	14.06	14.01		11/13/2000	0.04	0.04
Large Value											
American Funds American Mutual Fund® - Class R-6 - 1912	2.57	4.67	17.11	11.99	12.78	12.67	11.52		02/21/1950	0.27	0.27
JPMorgan Value Advantage Fund - Class L Shares - 3970	2.94	0.72	8.14	0.49	9.79	12.40	9.79		02/28/2005	0.69	0.69
Large Cap Growth											
Large Growth											
Large Cap Growth Fund II - Fee Class I1 CIT - E626	-3.02	5.28	15.39	15.23	28.36	11.37		11.90	10/05/2020	0.37	0.37
Small/Mid/Specialty											
Mid-Cap Blend											
Vanguard® Mid-Cap Index Fund - Admiral™ Shares - 756	0.45	1.07	12.00	4.35	12.30	9.54	10.65		11/12/2001	0.05	0.05
Small Blend											
Vanguard® Small-Cap Index Fund - Admiral™ Shares - 757	1.45	2.72	8.76	0.78	11.37	8.87	9.95		11/13/2000	0.05	0.05
Small Growth											
Small Cap Growth Fund II - Fee Class I1 CIT - E488	0.49	4.76	6.22	-1.83	11.99	1.81		4.84	08/03/2020	0.58	0.58
Small Value											
Small Cap Value Fund II - Fee Class I1 CIT - E429	3.41	-5.74	-3.86	-11.45	4.47	8.99		10.33	03/02/2020	0.54	0.54
Specialty - Global Real Estate											
Principal Global Real Estate Securities Fund - Inst Class - 6349 (7)	1.94	1.01	9.54	1.85	5.68	2.77	4.06		10/01/2007	1.01	0.95
Global / International											

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
<i>Diversified Emerging Mkts</i>											
Fidelity® Emerging Markets Index Fund - D125	-2.08	8.77	30.40	29.24	14.03	4.84	7.67		09/08/2011	0.08	0.08
<i>Foreign Large Blend</i>											
MFS® International Intrinsic Value Fund - Class R3 - 9206 (8)	2.55	5.86	30.67	27.36	16.88	7.77	9.58		10/24/1995	1.03	1.02
Vanguard® Developed Markets Index Fund - Admiral™ Shares - 6500	0.87	5.38	30.95	26.49	15.82	9.65	8.17		08/17/1999	0.05	0.05
<i>Foreign Large Growth</i>											
Great Gray EUPAC Trust - Fee Class I1 CIT - F900	-1.05	5.60	25.81	21.15	13.97			15.04	11/01/2022	0.44	0.41
<i>Global Large-Stock Blend</i>											
American Funds Capital World Growth and Income Fund® - R-6 - 1960	0.64	6.68	23.45	21.20	18.27	11.34	10.85		03/25/1993	0.41	0.41

The risks of investing in small company stocks may include relatively low trading volumes, a greater degree of change in earnings and greater short-term volatility.

Foreign investing involves special risks such as currency fluctuation and public disclosure, as well as economic and political risks.

Some of the Funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the Funds are not insured nor guaranteed.

High yielding fixed-income securities generally are subject to greater market fluctuations and risks of loss of income and principal than are investments in lower yielding fixed-income securities.

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

*The Gross Expense Ratios shown do not reflect temporary fee or expense waivers that may be in effect for a fund. The Net Expense Ratios reflect any applicable temporary fee or expense waivers. The performance of a fund with a temporary fee or expense waiver would have been lower if the gross fund fees/expenses listed had been reflected.

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Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
Stability of Principal											
<i>Stability of Principal</i>											
Voya Fixed Account - 457/401 II - 4301 (1)(2)(3)	0.16	0.50	1.49	2.00	1.90	1.68	1.85				
Bonds											
<i>Global Bond</i>											
JPMorgan Global Bond Opportunities Fund - Class R6 Shares - D466 (4)	0.85	2.29	7.29	6.01	7.43	3.58	4.48		09/04/2012	0.59	0.51
<i>High Yield Bond</i>											
MassMutual High Yield Fund - Class R5 - 8391 (5)	0.74	2.34	7.29	7.59	11.40	6.32	5.96		11/01/2004	0.70	0.64
<i>Intermediate Core Bond</i>											
Vanguard® Total Bond Market Index Fund - Admiral™ Shares - 898	1.05	1.93	6.12	2.89	4.91	-0.48	1.83		11/12/2001	0.04	0.04
<i>Intermediate Core-Plus Bond</i>											
PIMCO Total Return Fund - Institutional Class - 544	1.28	2.67	7.51	4.38	6.08	0.19	2.45		05/11/1987	0.53	0.53
Asset Allocation											
<i>Lifecycle</i>											
American Funds 2010 Target Date Retirement Fund - Class R-6 - 1971	1.26	3.20	10.93	8.92	11.50	6.53	6.66		02/01/2007	0.29	0.29
American Funds 2015 Target Date Retirement Fund - Class R-6 - 1973	1.41	3.42	11.18	9.18	12.14	6.90	7.01		02/01/2007	0.30	0.30
American Funds 2020 Target Date Retirement Fund - Class R-6 - 1975	1.55	3.58	11.89	9.76	12.91	7.22	7.50		02/01/2007	0.30	0.30
American Funds 2025 Target Date Retirement Fund - Class R-6 - 1977	1.61	3.71	12.11	10.04	13.71	7.62	8.26		02/01/2007	0.31	0.31
American Funds 2030 Target Date Retirement Fund - Class R-6 - 1979	1.82	4.10	13.07	11.35	15.56	8.79	9.38		02/01/2007	0.33	0.33

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
American Funds 2035 Target Date Retirement Fund - Class R-6 - 1981	2.02	4.52	14.23	12.80	17.68	10.27	10.63		02/01/2007	0.34	0.34
American Funds 2040 Target Date Retirement Fund - Class R-6 - 1983	2.49	5.25	16.05	15.02	20.04	11.59	11.46		02/01/2007	0.36	0.36
American Funds 2045 Target Date Retirement Fund - Class R-6 - 1985	2.66	5.50	16.70	15.56	20.71	11.90	11.71		02/01/2007	0.37	0.37
American Funds 2050 Target Date Retirement Fund - Class R-6 - 1987	2.69	5.58	16.75	15.75	21.03	11.93	11.79		02/01/2007	0.37	0.37
American Funds 2055 Target Date Retirement Fund - Class R-6 - 1989	2.79	5.71	16.99	15.99	21.34	11.95	11.79		02/01/2010	0.39	0.39
American Funds 2060 Target Date Retirement Fund - Class R-6 - 9639 (6)	2.79	5.75	17.01	16.01	21.39	11.95	11.77		03/27/2015	0.39	0.39
American Funds 2065 Target Date Retirement Fund - Class R-6 - E410	2.81	5.74	16.98	16.02	21.40	11.96		16.13	03/27/2020	0.39	0.39
American Funds 2070 Target Date Retirement Fund - Class R-6 - G774	2.74	5.73	16.99	16.02				19.36	05/03/2024	0.39	0.39
Balanced											
Moderate Allocation											
American Funds American Balanced Fund® - Class R-6 - 7027	2.97	5.64	14.37	14.84	17.71	10.71	10.26		07/26/1975	0.25	0.25
Large Cap Value/Blend											
Large Blend											
Hartford Disciplined Equity HLS Fund - Class IB - E580	2.86	6.70	11.86	14.38	21.81	13.93	13.68		05/29/1998	0.84	0.84
Parnassus Core Equity FundSM - Investor Shares - 2228	0.57	2.57	9.89	10.20	21.26	13.41	13.67		08/31/1992	0.81	0.81
Vanguard® Institutional Index Fund - Institutional Shares - 566	3.65	8.12	14.80	17.56	24.89	16.43	15.27		07/31/1990	0.04	0.04
Vanguard® Total Stock Market Index Fund - Admiral™ Shares - 1122	3.47	8.24	14.33	17.33	24.07	15.65	14.66		11/13/2000	0.04	0.04
Large Value											
American Funds American Mutual Fund® - Class R-6 - 1912	2.32	5.35	14.48	11.93	17.25	13.52	12.07		02/21/1950	0.27	0.27
JPMorgan Value Advantage Fund - Class L Shares - 3970	-0.55	3.29	6.78	6.40	15.09	15.29	10.27		02/28/2005	0.69	0.69
Large Cap Growth											
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Large Cap Growth Fund II - Fee Class I1 CIT - E626	5.91	9.26	16.07	22.68	31.37			12.46	10/05/2020	0.37	0.37
Small/Mid/Specialty											
Mid-Cap Blend											
Vanguard® Mid-Cap Index Fund - Admiral™ Shares - 756	1.61	5.25	12.60	13.10	17.93	12.44	11.38		11/12/2001	0.05	0.05
Small Blend											
Vanguard® Small-Cap Index Fund - Admiral™ Shares - 757	0.96	7.57	6.89	8.67	15.94	12.21	10.57		11/13/2000	0.05	0.05
Small Growth											
Small Cap Growth Fund II - Fee Class I1 CIT - E488	1.77	4.92	3.19	3.20	14.43	4.37		4.42	08/03/2020	0.58	0.58
Small Value											
Small Cap Value Fund II - Fee Class I1 CIT - E429	-3.73	4.78	-1.81	-1.70	10.94	14.08		11.07	03/02/2020	0.54	0.54
Specialty - Global Real Estate											
Principal Global Real Estate Securities Fund - Inst Class - 6349 (7)	0.61	2.79	9.10	-1.59	8.64	4.11	4.34		10/01/2007	1.01	0.95
Global / International											
Diversified Emerging Mkts											
Fidelity® Emerging Markets Index Fund - D125	6.86	10.65	28.11	18.64	18.05	6.64	7.72		09/08/2011	0.08	0.08
Foreign Large Blend											

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
MFS® International Intrinsic Value Fund - Class R3 - 9206 (8)	3.34	6.69	27.56	18.36	21.75	8.38	9.98		10/24/1995	1.03	1.02
Vanguard® Developed Markets Index Fund - Admiral™ Shares - 6500	2.87	5.79	27.84	17.44	21.99	11.33	8.53		08/17/1999	0.05	0.05
Foreign Large Growth											
Great Gray EUPAC Trust - Fee Class I1 CIT - F900	3.75	6.24	23.60	14.89				15.26	11/01/2022	0.44	0.41
Global Large-Stock Blend											
American Funds Capital World Growth and Income Fund® - R-6 - 1960	3.55	6.02	19.83	17.65	23.42	12.70	11.20		03/25/1993	0.41	0.41

The risks of investing in small company stocks may include relatively low trading volumes, a greater degree of change in earnings and greater short-term volatility.

Foreign investing involves special risks such as currency fluctuation and public disclosure, as well as economic and political risks.

Some of the Funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the Funds are not insured nor guaranteed.

High yielding fixed-income securities generally are subject to greater market fluctuations and risks of loss of income and principal than are investments in lower yielding fixed-income securities.

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

*The Gross Expense Ratios shown do not reflect temporary fee or expense waivers that may be in effect for a fund. The Net Expense Ratios reflect any applicable temporary fee or expense waivers. The performance of a fund with a temporary fee or expense waiver would have been lower if the gross fund fees/expenses listed had been reflected.

Additional Notes

(1)Voya Fixed Account - 457/401 II - Voya will credit interest at an annual effective rate of at least 3.00% through December 2017, 2.75% from January 2018 through December 2018 and 2.50% from January 2019 through December 2020. Each of these is higher than the standard Voya Fixed Account - 457/401 II credited rate. Beginning January 1, 2021 and thereafter, the credited rate for your plan will be the same as the standard Voya Fixed Account - 457/401 II credited rate in effect at that time. Please note the Guaranteed Minimum Interest Rate is 1.00%. Guarantees are based on the claims-paying ability of Voya Retirement Insurance and Annuity Company. Restrictions may apply to transfers of funds from the Voya Fixed Account - 457/401 II to other contract investment options. Please refer to your product prospectus / disclosure booklet or call your 800 number for more information.

(2)The Investment Option is neither a mutual fund nor part of a Separate Account. The returns listed do not include the impact of contract charges. Please refer to the contract or disclosure book to determine which Fixed Interest Options are available for your specific plan. The Investment Option is offered through Voya Retirement Insurance and Annuity Company.

(3)The current rate for the Voya Fixed Account - 457/401 II MC 902, Fund 4301 is 2.00%, expressed as an annual effective yield. The current rate may change and be higher or lower than the previously identified rate but is guaranteed not to be less than the calendar year floor rate of 1.25%, which will not change through 12/31/2025. In addition, the current rate is guaranteed not to be less than the Guaranteed Minimum Interest Rate of 1.00%. VRIAC will not apply a decrease to the current rate following a rate change initiated solely by us prior to the last day of the three-month period measured from the first day of the month in which such change was effective. Note: The current rate for an initial investment in the fixed account previously identified may be in effect for less than a full three-month period. Guarantees are based on the claims-paying ability of Voya Retirement Insurance and Annuity Company.

(4)JPMorgan Global Bond Opportunities Fund - Class R6 Shares: The Fund's adviser and/or its affiliates have contractually agreed to waive fees and/or reimburse expenses to the extent Total Annual Fund Operating Expenses (excluding Acquired Fund Fees and Expenses other than certain money market fund fees as described below, dividend and interest expenses related to short sales, interest, taxes, expenses related to litigation and potential litigation, expenses related to trustee elections, and extraordinary expenses) exceed 0.50% of the average daily net assets of Class R6 Shares. The Fund may invest in one or more money market funds advised by the adviser or its affiliates (affiliated money market funds). The Fund's adviser, shareholder servicing agent and/or administrator have contractually agreed to waive fees and/or reimburse expenses in an amount sufficient to offset the respective net fees each collects from the affiliated money market funds on the Fund's investment in such money market funds for this Share Class. These waivers are in effect through 6/30/26, at which time it will be determined whether such waivers will be renewed or revised. To the extent that the Fund engages in securities lending, affiliated money market fund fees and expenses resulting from the Fund's investment of cash received from securities lending borrowers are not included in Total Annual Fund Operating Expenses and therefore, the above waivers do not apply to such investments.

(5)MassMutual High Yield Fund - Class R5: The expenses in the table reflect a written agreement by MML Advisers to cap the fees and expenses of the Fund (other than extraordinary legal and other expenses, Acquired Fund Fees and Expenses, interest expense, expenses related to borrowings, securities lending, leverage, taxes, and brokerage, short sale dividend and loan expense, or other non-recurring or unusual expenses such as organizational expenses and shareholder meeting expenses, as applicable) through January 31,

Additional Notes

2026, to the extent that Total Annual Fund Operating Expenses after Expense Reimbursement would otherwise exceed 0.64% for Class R5. The Total Annual Fund Operating Expenses after Expense Reimbursement shown in the table may exceed these amounts, because, as noted in the previous sentence, certain fees and expenses are excluded from the cap. The agreement can only be terminated by mutual consent of the Board of Trustees on behalf of the Fund and MML Advisers.

(6)American Funds Target Date: Depending on the proximity to its target date, which we define as the year that corresponds roughly to the year in which the investor expects to retire, the fund will seek to achieve the following objectives to varying degrees: growth, income and conservation of capital. The fund will increasingly emphasize income and conservation of capital by investing a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. In this way, the fund seeks to balance total return and stability over time.

(7)Principal Global Real Estate Securities Fund - Institutional Class: Includes 0.01% of interest expense associated with borrowings. The expense is not subject to the contractual expense limit. Principal Global Investors, LLC ("PGI"), the investment advisor, has contractually agreed to limit the Fund's expenses by paying, if necessary, expenses normally payable by the Fund (excluding interest expense, expenses related to fund investments, acquired fund fees and expenses, and tax reclaim recovery expenses and other extraordinary expenses) to maintain a total level of operating expenses (expressed as a percent of average net assets on an annualized basis) not to exceed 0.94% for Institutional Class shares. It is expected that the expense limit will continue through the period ending February 28, 2026 ; however, Principal Funds, Inc. and PGI, the parties to the agreement, may mutually agree to terminate the expense limit prior to the end of the period. Subject to applicable expense limits, the Fund may reimburse PGI for expenses incurred during the current fiscal year.

(8)MFS International Intrinsic Value Fund - Class R3: "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.

The chart shows the performance for each investment option for the time periods shown.