MFS® Heritage Trust Company
International Growth CIT II Class 2
An international multi-cap growth offering

Our international growth fund seeks well-run non-U.S. businesses capable of generating sustainable growth. Management focuses on businesses with strong fundamentals, superior management, and a sustainable competitive advantage.

COUNTRY WEIGHTS AS OF 09/30/17

- France (17.9%)
- United Kingdom (12.8%)
- Switzerland (12.7%)
- Germany (11.2%)
- Japan (8.2%)
- China (4.8%)
- Canada (4.3%)
- United States (4.3%)
- Taiwan (3.3%)
- India (2.8%)
- Other Countries (16.6%)

0.0% Other
Other consists of: (i) currency derivatives and/or (ii) any derivative offsets.

PORTFOLIO EXPENSES

| Class 2 | Net Expense Ratio | 0.37% |

Net Expense Ratio reflects the reduction of expenses from fee waivers and reimbursements. Elimination of these reductions will result in higher expenses and lower performance.

IMPORTANT RISK CONSIDERATIONS

The fund may not achieve its objective and/or you could lose money on your investment in the fund. • Stock markets and investments in individual stocks are volatile and can decline significantly in response to issuer, market, economic, industry, political, regulatory, geopolitical, and other conditions. • 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. • Emerging markets can have less market structure, depth, and regulatory, custodial or operational oversight and greater political, social, and economic instability than developed markets. • Investments in growth companies can be more sensitive to the company’s earnings and more volatile than the stock market in general. • Please see the Information Memorandum for further information on these and other risk considerations.

Portfolio characteristics data are based on the equivalent exposure of unaudited net assets as of 9/30/17. Equivalent exposure measures how a portfolio’s value would change due to price changes in an asset held either directly or, in the case of a derivative contract, indirectly. The market value of the holding may differ. The portfolio is actively managed, and current holdings may be different.

- NOT FDIC INSURED
- MAY LOSE VALUE
- NO BANK GUARANTEE

Please see reverse for additional information.
Glossary

Market capitalization is the value of a corporation as determined by the market price of its issued and outstanding common stock. It is calculated by multiplying the number of outstanding shares by the current market price of a share.

Price/book ratio (P/B) is the ratio of a stock’s price to its book value per share.

Price/earnings ratio (12 months forward) is the ratio of the current price of a stock to an estimate of forward 12 month earnings.

Turnover ratio is the percentage of a portfolio’s assets that have changed over the course of a year. It is calculated by dividing the average assets during the period by the lesser of the value of purchases and the value of sales during the same period.

The MFS® Heritage Trust Company International Growth CIT II Class 2 is a collective trust only available for investment through qualified retirement plans and is not offered for sale to the general public.

The MFS® Heritage Trust Company International Growth Collective Investment Trust is not an SEC-registered mutual fund. Investors may not be afforded the same protections afforded to shareholders of mutual funds registered under the Investment Company Act of 1940. Further, investments in the Trust are not subject to the investment limitations, diversification requirements and other restrictions of the Investment Company Act of 1940 or Subchapter M of the Internal Revenue Code.