



Investor Profile

Suited to investors seeking low volatility through an emphasis on fixed income and liquid investments. Investors should be able to accept a low level of risk.

Investment Objective

To seek total return through a combination of current income and capital appreciation.

Investment Strategy

The fund intends to achieve its objective by investing primarily in a well-diversified Underlying Fund which subsequently invests in other underlying pooled funds offered by MFS Investment Management Canada Limited. The fund consists primarily of fixed income funds for income potential with a portion allocated to equity funds for growth potential.

Permitted equity investments include common stock, preferred stock, shares, convertible securities, preference shares, depository receipts, share warrants, REITs, and all other securities deemed by the portfolio manager to be of an equity nature. Fixed income debt instruments include, but are not limited to, corporate, government, and mortgage-backed securities; structured debt including asset backed and commercial mortgage backed securities; emerging markets debt; high yield debt; bank loans, loan participations and assignments.

The fund's currency exposure may be hedged utilizing currency derivatives (e.g. options on currency, futures, and forward contracts).

Fund Facts

as at December 31, 2023

Fund type:	Balanced
Fund size:	\$8,683,000
Underlying fund size:	\$133,685,865
Underlying fund name:	MFS LifePlan Retiree Fund
Portfolio manager:	MFS Investment Management Canada Limited
Fund inception date:	2 October 2006
Underlying fund inception date:	30 June 2005
Number of holdings:	14
Volatility rating:	Low
Benchmark:	FTSE Canada Universe Bond Index 71.0%, MSCI World Index 21.0%, S&P/TSX Capped Composite Index 6.0%, FTSE EPRA/NAREIT Developed Real Estate Index 2.0%

Top Ten Holdings

as at December 31, 2023

MFS Canadian Core Plus Fixed Income Fund	40.2%
MFS Canadian Short Term Fixed Income Fund	25.1%
MFS Global Aggregate Fixed Income Fund	8.1%
MFS Low Volatility Global Equity Fund	7.0%
MFS International Equity Fund	5.0%
MFS U.S. Equity Core Fund	5.0%
MFS Low Volatility Canadian Equity Fund	4.0%
MFS Global Real Estate Fund	1.0%
MFS Global Equity Growth Fund	1.0%
MFS Global Research Fund	1.0%
Total Percentage of Fund	97.5%

Rates of Return

	Annual Returns to December 31 (%)										Annualized Returns to December 31, 2023 (%)					
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Qtr	YTD	1 yr	3 yr	5 yr	10 yr
Fund	9.7	6.4	3.3	4.6	1.8	9.9	8.4	3.7	-8.3	8.8	7.3	8.8	8.8	1.1	4.3	4.7
Benchmark	9.9	5.1	3.8	5.1	0.2	10.9	9.7	3.6	-11.4	9.7	8.4	9.7	9.7	0.3	4.2	4.5

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