MFS ADVISOR EDGE®

INVESTING BASICS

Think Long Term About Your Retirement Income Strategy

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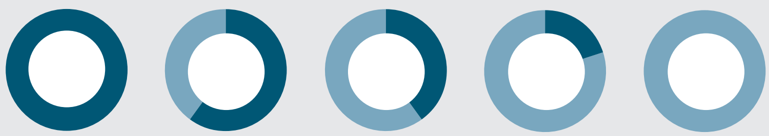
As you near retirement, you will need to determine how much money you should take out of your investment portfolio(s) each year to meet your income needs. You will also need to make sure you don't spend down your retirement savings too fast and outlive your assets. Work closely with your financial advisor or investment professional to find a prudent withdrawal rate and a suitable asset allocation for your portfolio.

Plan well, retire well

Whether you have decades, years or days before you retire, achieving your goals will likely require a well-balanced portfolio coupled with a sustainable withdrawal strategy. According to a well-known retirement study (see chart below and reverse side for details), making the right choices today may significantly increase your chances of meeting your retirement income and estate planning goals.

The odds of your nest egg lasting 30 years

It's highly dependent on your portfolio allocations and annual withdrawal rate.



WITHDRAWAL RATE (AS A PERCENTAGE OF INITIAL PORTFOLIO VALUE)	100% US equities	60% US equities 40% bonds	40% US equities 60% bonds	20% US equity 80% bonds	100% bonds
	PERCENT CHANCES OF THE PAYOUT LASTING FOR 30 YEARS				
8%	50%	19%	9%	4%	1%
7%	62%	43%	20%	9%	5%
6%	70%	59%	44%	25%	10%
5%	82%	81%	65%	40%	32%
4%	97%	100%	100%	82%	49%

A well-diversified mix and lower withdrawal rate can increase your chances of long-term success.

This example is for illustrative purposes only.

Chart source: Ibbotson, MFS Analysis. Data for stock returns are monthly total returns to the Ibbotson US Large Stock Total Return Index from January 1926 through December 2024. Data for bonds returns are monthly total returns to the Ibbotson US Intermediate Term Government Bond Index from January 1926 through December 2023. Bloomberg US Treasury: 5-7 Year Index was used for January 2024 to December 2024 bonds return data. Withdrawals adjusted for inflation monthly using the Ibbotson published inflation rate for the relevant time period.

Keep in mind that all investments carry a certain amount of risk, including the possible loss of the principal amount invested.

No investment strategy can guarantee a profit or protect against a loss.

Generally, stocks are more volatile than bonds. Government and corporate bonds have more moderate short-term price fluctuations than stocks but provide lower potential long-term returns. Bonds contain interest rate risk (as interest rates rise, bond prices usually fall), the risk of issuer default and inflation risk.

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See the reverse side for other important information.

No forecasts can be guaranteed.

Stock returns are represented by the **S&P 500 Stock Index**, which measures the broad US stock market. Bond returns are represented by the 20-year US Government Bond as identified in Ibbotson's Stocks, Bonds, Bills, and Inflation® (SBBI®) Yearbook, by Roger G. Ibbotson and Rex Sinquefield, updated annually. It is not possible to invest directly in an index.

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