

# MFS® CONTRIBUTION DIRECT

## User guide

MFS Contribution Direct may help simplify how you manage your retirement plans by allowing you to make contributions securely via the Web. This user guide shows you how to navigate the MFS Contribution Direct website, set up and edit shareholder allocations and submit investment allocations to MFS®.



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## System benefits

With MFS Contribution Direct, you can streamline your contribution process by setting up rosters once and then using them for each pay period.

### Flexibility

MFS Contribution Direct eliminates the need for mailing investment instructions and checks. MFS Contribution Direct uses Automated Clearing House (ACH) so that MFS can deduct the payment directly from your bank account. You can submit allocations using either a whole dollar or percentage amount.

### Access

MFS Contribution Direct allows you to manage your contribution plans online — seamlessly and efficiently.

You can view participant summaries, see daily transactions and print reports and confirmations.

## Getting started

### Enroll your retirement plan in MFS Contribution Direct

Follow these guidelines to enroll your retirement plan in MFS Contribution Direct:

1. Complete the MFS Contribution Direct Enrollment/Change Form.
2. For new Plans, instruct all eligible employees to complete the MFS application located in the Employee Resource Guide that fits your specific plan.
3. Fax or mail the forms to MFS (see contact information below).

When MFS receives the enrollment form, an email containing the MFS Contribution Direct operator ID and password is sent to the plan contact within the next 10 days.

### Maintaining a plan

To update your plan contact name, email address or bank account information, complete the MFS Contribution Direct Enrollment/Change Form and submit it to MFS.

**Important note: Changes to your bank account information must be made at least 10 days prior to your next roster contribution.**

### Resetting your password

If you forget your password, or if you have entered an invalid password three times, you will be prompted to reset your password on the initial sign-in screen. Click on the "reset password" link to initiate the process.

You will be required to answer your predetermined security questions and verify the email address that MFS has on record for you in order to gain access to your plan information.

**Note: If your password has been changed more than once in 7 days, you will need to contact MFS.**

Remember these guidelines when choosing your password:

- A new password must be eight characters long and contain at least one number, one letter, and one special character.
- Your last seven passwords cannot be reused.
- Your Operator ID and password cannot be the same.

The following pages provide you with step-by-step instructions on how to sign on and navigate through Contribution Direct. Please contact MFS if you need assistance.

## Contact MFS

Phone: 1-800-637-5104  
Fax: 1-877-654-3204

### Regular mail:

MFS Service Center, Inc.  
P.O. Box 219341  
Kansas City, MO 64121-9341

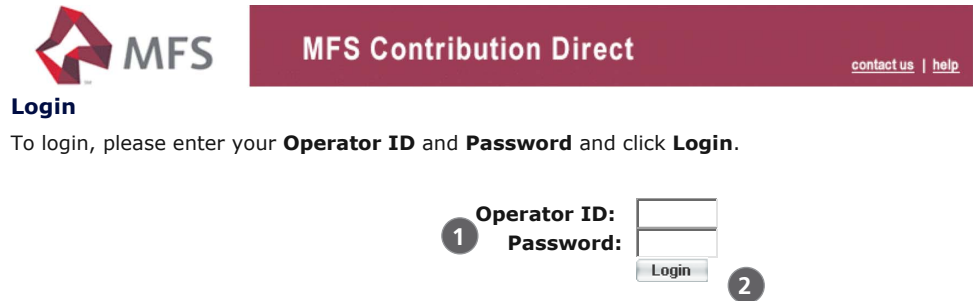
### Overnight mail:

MFS Service Center, Inc.  
801 Pennsylvania Ave, Suite 219341  
Kansas City, MO 64105-1307

# Accessing MFS Contribution Direct via the web

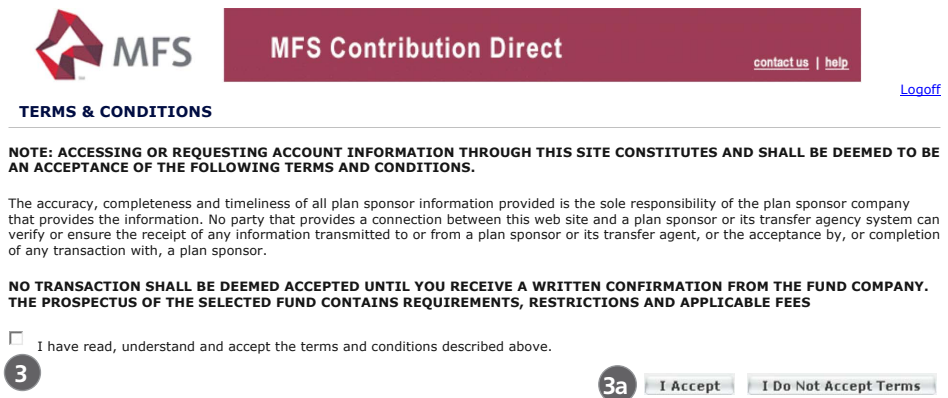
## Logging in to MFS Contribution Direct

1. Enter the Contribution Direct link [cd.mfs.com](http://cd.mfs.com) into your Web browser address bar. Click Login from the middle of the page to be brought to Contribution Direct.
2. Enter your operator ID and password **1** and click [Login] **2**.



## Terms and Conditions

3. Once you have read the terms and conditions, click the acceptance sentence **3** and click [I Accept] **3a**.

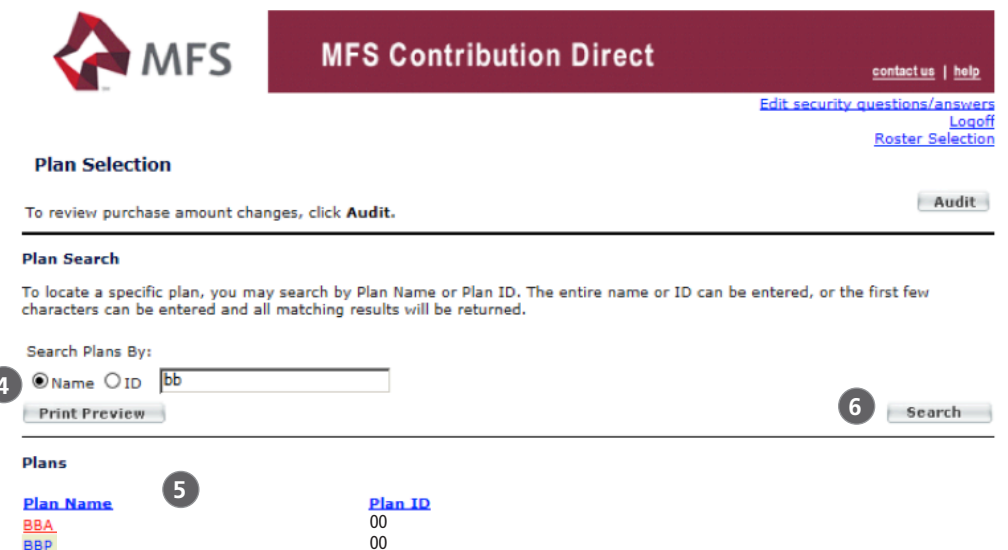


## Plan Selection

If you have more than one plan, select the appropriate plan from the Plan Selection page.

If you have just one plan, you will be brought directly to the Plan Details page.

4. Select the desired plan by searching by plan name or plan ID **4** or clicking on the name link **5** and click [Search] **6**.



**Note:** Please use the navigation buttons located in Contribution Direct to move between screens. Please do not use the "Back" button when working in Contribution Direct.

**Important note:** Participants adding an account to their portfolios, either through exchange or by any other means, are required to notify the plan administrator of any change in payment allocations. MFS does not systematically update the allocations on MFS Contribution Direct. This is the responsibility of the plan administrator. MFS will not be responsible for any adjustments resulting from a failure to update allocations.

## Plan Details

The Plan Details page contains the Plan Information, including but not limited to:

- plan ID
  - plan name
  - company name and address
  - bank name, address, and masked account number
  - list of shareholders and their masked Social Security numbers
1. To access a shareholder's allocation, select the name link **7**.
  2. If the plan has more than six participants, the name or SSN of the participant can be used to search for the name link.
  3. To see the breakdown of Employee and Employer contributions, select the Contributions link **8**. This will navigate you to the "Shareholder Total Contributions."

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[Print Preview](#)

[Edit security questions/answers](#)  
[Logoff](#)  
[Roster Selection](#)  
[Plan Selection](#)

**Plan Details**  
[Expand All](#) [Collapse All](#)

To review purchase amount changes, click **Audit**. [Audit](#)

**Plan Information**

Plan ID: 00  
 Plan Name: BBA  
 Number of Shareholders: 2

**Company Information**

**Bank Information**

Bank Name: STATE STREET BANK AND TRUS  
 Bank Address: 225 FRANKLIN ST  
 225 FRANKLIN ST BOSTON MA, 02111  
 \*\*\*\*\*9999  
 Bank Account Number: \*\*\*\*\*9999  
 Name(s) on Account: BBA  
 ABA Routing Number: 00  
 Bank Account Type: C

To update the banking information associated with this plan, click **Update Bank**. [Update Bank](#)  
 To delete the banking information associated with this plan, click **Delete Bank**. [Delete Bank](#)

**Shareholders**

To access the Shareholder Allocation page for a specific shareholder, select the name link.

Name	SSN	Contributions	Remove From Plan...
L____, Mary	*****0000	<a href="#">Contributions</a>	<a href="#">Remove From Plan...</a>
L____, Glen	*****0000	<a href="#">Contributions</a>	<a href="#">Remove From Plan...</a>

To access all rosters for this plan, click **Access Rosters**. [Access Rosters](#)

## Shareholder Allocation

4. To change allocations for the shareholder, enter the new dollar or percentage amount. Allocations must equal 100%. **9** Click [Next].
5. To print a copy of the new allocations, click [Print Preview] **10**. Otherwise, click [Return to Plan Details] to select another shareholder.
6. To add a fund for the shareholder, click the "Add Fund" button at the bottom of the page **11**. Refer to the detailed steps beginning on page 5 for adding new funds.

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**Shareholder Allocation**  
[Print Preview](#) **10**

Plan Name: BBA  
 Plan ID: 00  
 SSN: \*\*\*\*\*0000  
 Shareholder: L\_\_\_\_, Mary

To change allocations for the shareholder enter the amounts and click **Next**.  
 To advance to the appropriate money type, select the link below or use the scroll bar.  
[Employer Reduction](#) [Salary Reduction](#)

**Employer Reduction** [top](#)

Allocations by:  Percentage  Dollar

Existing Fund	Fund/Account Number	Amount Allocated
MFS GLOBAL EQUITY FUND 4 (A)	0000004/00000000000	50.000%
MFS MUNICIPAL INCOME FUND 2 (A)	0000002/00000000000	50.000%
<b>Total:</b>		100.000%

**Salary Reduction** [top](#)

Allocations by:  Percentage  Dollar

Existing Fund	Fund/Account Number	Amount Allocated
MFS GLOBAL EQUITY FUND 4 (A)	0000004/00000000000	50.000%
MFS MUNICIPAL INCOME FUND 2 (A)	0000002/00000000000	50.000%
<b>Total:</b>		100.000%

**11** [Add Fund](#) [Next](#) [Back](#)

## Adding Funds

1. To add a fund to the roster, click [Add Fund] on the Shareholder Allocation Page.
2. Check the applicable fund(s) from the listing on the Add Allocation Fund page and click [Next] **12**.

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**Add Allocation Fund**

Plan Name: BBA  
 Plan ID: 00  
 SSN: \*\*\*\*\*0000  
 Shareholder: L\_\_\_\_, Mary

Fund Name	Selection
0000001 MFS U.S. GOVT CASH RESERVE FD 1 (A)	<input type="checkbox"/>
0000002 MFS MUNICIPAL INCOME FUND 2 (A)	<input type="checkbox"/>
0000004 MFS GLOBAL EQUITY FUND 4 (A)	<input type="checkbox"/>
0000007 MFS GROWTH FUND 7 (A)	<input type="checkbox"/>
0000009 MFS GLOBAL GROWTH FUND 9 (A)	<input type="checkbox"/>
0000010 MFS U.S. GOVERNMENT MONEY MARKET FUND 10 (A)	<input type="checkbox"/>
0000011 MFS BOND FUND 11 (A)	<input checked="" type="checkbox"/>
0000012 MASSACHUSETTS INVESTORS TRUST 12 (A)	<input type="checkbox"/>
0000014 MFS RESEARCH FUND 14 (A)	<input checked="" type="checkbox"/>
0000018 MFS HIGH INCOME FUND 18 (A)	<input type="checkbox"/>

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3. The Model Accounts screen displays. Click the drop down menu **13** to select an account to model (copy) from.
4. Elect the appropriate fund/account to use to model (copy) the new account
5. Once the model account is selected for all new funds, click [Next] **14**.

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**Model Accounts**

Plan Name: BBA  
 Plan ID: 00  
 SSN: \*\*\*\*\*0000  
 Shareholder: L\_\_\_\_, Mary


To setup a new account please select the account **13** that you would like to model from by using the drop-down list next to your new fund.

Fund	Model Account
MFS BOND FUND 11 (A)	Please select an account 0000018/ 0000000000
MFS RESEARCH FUND 14 (A)	0000087/ 0000000000 0000097/ 0000000000

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## Shareholder Allocation

- Once the new account(s) are established, the Shareholder Allocation page displays. Indicate the appropriate percentage or dollar amount allocation **15** for each fund(s). The total must equal 100%.
- Once the allocation amounts are input, click [Next] **16**.



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### Shareholder Allocation

[Print Preview](#)

**Plan Name:** BBA  
**Plan ID:** 00  
**SSN:** \*\*\*\*\*0000  
**Shareholder:** L\_\_\_\_, Mary

To change allocations for the shareholder enter the amounts and click **Next**.

To advance to the appropriate money type, select the link below or use the scroll bar.

[Employer Reduction](#)
[Salary Reduction](#)

#### Employer Reduction [top](#)

Allocations by:  Percentage  Dollar

Existing Fund	Fund/Account Number	<b>15</b> Amount Allocated
MFS GLOBAL EQUITY FUND 4 (A)	0000004/00000000000	50.000 %
MFS MUNICIPAL INCOME FUND 2 (A)	0000002/00000000000	50.000 %
<b>Total:</b>		100.000 %


#### Salary Reduction [top](#)

Allocations by:  Percentage  Dollar

Existing Fund	Fund/Account Number	Amount Allocated
MFS GLOBAL EQUITY FUND 4 (A)	0000004/00000000000	50.000 %
MFS MUNICIPAL INCOME FUND 2 (A)	0000002/00000000000	50.000 %
<b>Total:</b>		100.000 %

**16** [Add Fund](#) [Next](#) [Back](#)

- On the Shareholder Allocation Verification page, review and confirm the entered allocations. Click [Confirm] **17**.
- Once the allocations are confirmed, the user has the option to either print preview or return to the Plan Details screen.



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### Shareholder Allocation Verification

**Plan Name:** BBA  
**Plan ID:** 00  
**SSN:** \*\*\*\*\*0000  
**Shareholder:** L\_\_\_\_, Mary

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You have chosen to modify the allocation amounts for the accounts listed below.

#### Employer Reduction

Fund	Fund/Account Number	Model Fund/Account Number	Amount Allocated
MFS HIGH INCOME FUND 18 (A)	0000018/00000000000		20.000 %
MFS INTERNATIONAL VALUE FUND 87 (A)	0000087/00000000000		20.000 %
MFS NEW DISCOVERY FUND 97 (A)	0000097/00000000000		20.000 %
MFS BOND FUND 11 (A)	0000011/NEW ACCOUNT	0000018/00000000000	20.000 %
MFS RESEARCH FUND 14 (A)	0000014/NEW ACCOUNT	0000018/00000000000	20.000 %
<b>Total:</b>			100.000 %

**17** [Confirm](#) [Back](#) [Cancel](#)



## Roster Selection

1. After verifying that all shareholder allocations are correct, click [Access Rosters] from the bottom of the Plan Details page (see page 4).
2. To establish a new roster, click [New Roster] **18**.
3. To model (copy) from an existing roster, locate the roster from the list and click [Access Roster] **19**.

**Roster Selection**

Plan Name: BBA  
Plan ID: 00

To review purchase amount changes, click **Audit**.  
To establish a new roster containing all shareholders within the plan, click **New Roster**.  
To model from an existing roster, locate the roster below and click **Access Roster**.

**Roster Search**

To locate a specific rosters, you may search by roster status and the roster status date, or a specific period of time.

By Status:  
 All  
 Expired  Rejected  
 Held  Released  
 Processed  Work-In-Progress

Plan ID: 000000000  
Confirm Number:

Payment Amount:   
Payment Type:  
 All  
 Check  ACH  
 Wire  N/A

Operator ID:   
By Status Date:  
 to   
 or

2 results found...

Status	Confirm Number	Status Date	Total Amount	SSN Count	Payment Type	Operator ID	Last Operator ID	Release Operator ID
Work-In-Progress	7768-7165-04910	10/10/2012	\$0.00	1	ACH	CT23479	CT23479	N/A

## Roster Details

Options on this page include:

- Remove shareholders by selecting the shareholders **20** and clicking [Remove Shareholders] **21**.
- View or modify a shareholder's allocations by clicking on a shareholder name **22**. Changes will be saved on the Shareholder Allocation page.
- Make a one-time amount change for a shareholder by entering the new amount **23**.
- Create a new roster that models the most recent one by clicking [Model Roster] **24**.
- Save the current roster to complete later by clicking [Save Roster] **25**.
- To print a copy, click [Print Preview] **26**.
- To start over, click [Return to Roster Selection] **27**.

**Roster Details**

Print Preview

To make a copy of this roster, click **Model Roster**.  
To review purchase amount changes, click **Audit**.

Plan Name: BBA  
Plan ID: 00  
Status: Work-In-Progress

Established Date: 05/31/2016 10:37:33 AM  
Trade Date:  (only applies to future-dated rosters)  
Contribution Year:  2016  2015  
 ACH  Wire  Check

**Shareholder Information**

To remove shareholders from the roster, select the checkboxes next to the shareholders and click **Remove Shareholders**.  
To access the Shareholder Allocation page, click the shareholder **Name** link.  
To submit a one-time amount change for a shareholder, enter the amount for the appropriate money type.  
\*\*\*Please note: If you have made any changes to this roster, click on the "Save Roster" button prior to sorting information.\*\*\*

Name	SSN	Contribution Year	ER	EE	SR	TOTAL
<input type="checkbox"/> L____, Mary	***** 0000	Mixed	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
<input type="checkbox"/> L____, Glen	***** 0000	2016	\$ 250.00	\$ 0.00	\$ 0.00	\$ 250.00
<b>TOTAL:</b>			\$ 250.00	\$ 0.00	\$ 0.00	\$ 250.00

Last saved: 05/31/2016 10:44 AM

Model Roster Save Roster Submit Roster Delete Roster Return to Roster Selection

## Submitting a Roster

- On the Roster Details page, click [Submit Roster] **28**.

## Submit Roster Verification

- On the Submit Roster Verification page, click [Confirm] **29**.



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### Submit Roster Verification

Plan Name: BBA  
Plan ID: 00

You have chosen to submit the following roster.

Status	Status Date	Trade Date	Contribution Year	Total Amount	SSN Count	Payment Type	Operator ID
Work-In-Progress	05/31/2016	05/31/2016	2016	\$250.00	2	ACH	CT24469

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## Signing Off

To sign off, click [Logoff] **30** in the upper right corner of your screen.

If you have any questions, please contact MFS at 1-800-637-5104.



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**30** [Logoff](#)  
[Roster Selection](#)

### Submit Roster Confirmation

Plan Name: BBA  
Plan ID: 00

The following roster was submitted successfully.

Status	Status Date	Trade Date	Contribution Year	Total Amount	SSN Count	Payment Type	Operator ID	Last Operator ID	Confirmation Number
Released	05/31/2016	05/31/2016	2016	\$250.00	2	ACH	CT24469	CT24469	0521-9033-73511