

# 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 appropriate MFS application 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**.

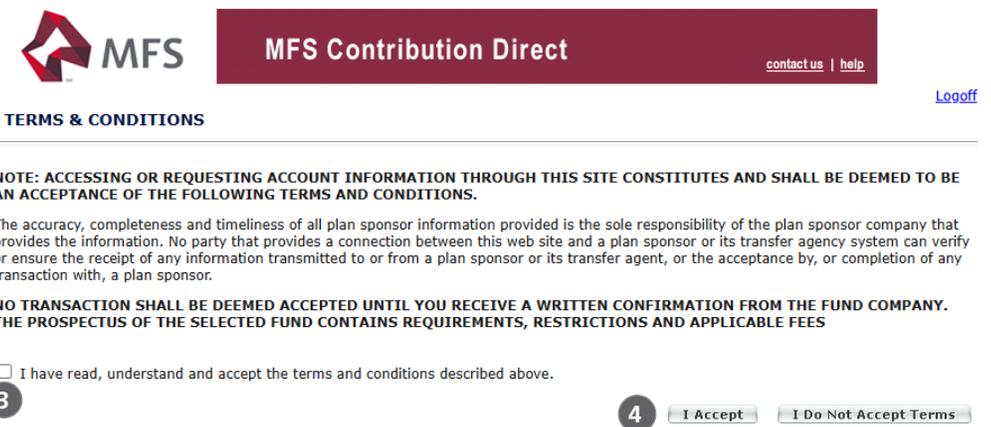


### Password Assistance

To change your password, click [Change Password](#): To reset a disabled password, click [Reset Password](#):

## Terms and Conditions

3. Once you have read the terms and conditions, check the acceptance sentence box, **3** and click [I Accept] **4**.

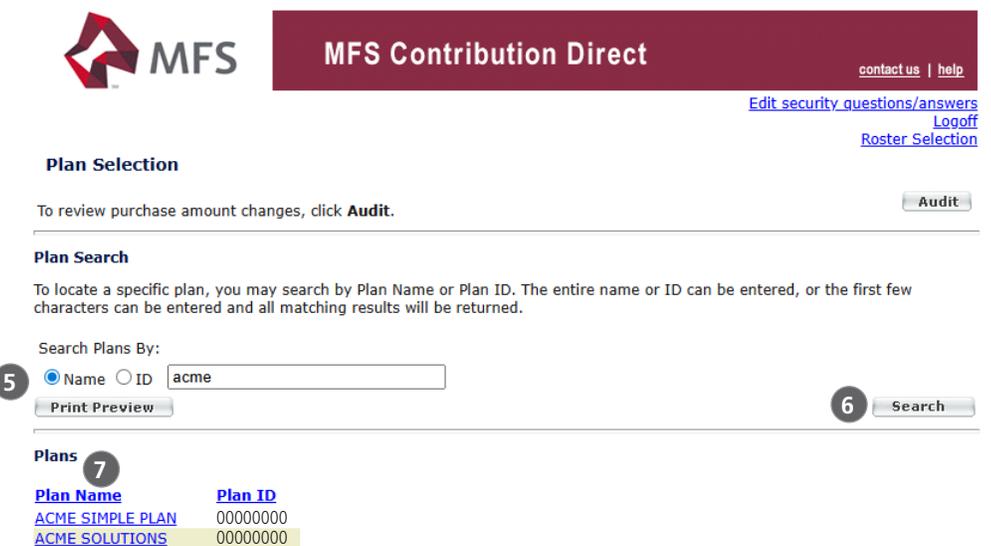


## Plan Selection

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 (see page 4).

4. Select the desired plan by searching by plan name or plan ID **5** and click [Search] **6** or click on the name link **7**.



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

## Plan Details

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

- plan ID
  - plan name
  - company name and address
  - list of shareholders, account types, and their masked Social Security numbers
1. To access a shareholder's allocation, select the name link **8**.
  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 **9**. This will navigate you to the "Shareholder Total Contributions."

**Plan Details**  
Expand All Collapse All

**Plan Information**

Plan ID: 000000000  
Plan Name: ACME SOLUTIONS  
Plan Sponsor E-mail: PLANADMIN@ACMESOLUTIONS.COM  
Number of Shareholders: 2

**Company Information**

Name: ACME SOLUTIONS  
Address: 111 HUNTINGTON AVE  
BOSTON, MA 02199  
Plan Sponsor Contact: JOHN SMITH

**Shareholders**

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

Name <b>8</b>	Account Type	SSN <b>9</b>	
<a href="#">DOE, JANE</a>	SIMPLE IRA	*****0000	<a href="#">Contributions</a> <a href="#">Remove From Plan...</a>
<a href="#">DOE, RICHARD</a>	Roth SIMPLE	*****0000	<a href="#">Contributions</a> <a href="#">Remove From Plan...</a>

To access all rosters for this plan, click **Access Rosters**.

## Shareholder Allocation

4. To change allocations for the shareholder, choose the appropriate radio button **10** and enter the new dollar or percentage amount. Percentage allocations must equal 100%. **11** Click [Next].
5. To print a copy of the new allocations, click [Print Preview] **12**. Otherwise, click [Plan Details] in the top right of the screen to return to the Plan Details page and select another shareholder.
6. To add a fund for the shareholder, click [Add Fund] at the bottom of the page **13**. Refer to the detailed steps beginning on page 5 for adding new funds.

**Shareholder Allocation**  
Print Preview **12**

Plan Name: ACME SOLUTIONS  
Plan ID: 000000000  
SSN: \*\*\*\*\*0000  
Shareholder: DOE, JANE

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 Contribution](#) [Salary Reduction](#)

**Employer Contribution** **10** [top](#)

Allocations by:  Percentage  Dollar

Existing Fund	Account Type	Fund/Account Number	Amount Allocated
MASSACHUSETTS INVESTORS TRUST 12 (A)	SIMPLE IRA	0000000/000000000000	<input type="text" value="100.000"/> %
<b>Total:</b>			100.000%

**Salary Reduction** **11** [top](#)

Allocations by:  Percentage  Dollar

Existing Fund	Account Type	Fund/Account Number	Amount Allocated
MASSACHUSETTS INVESTORS TRUST 12 (A)	SIMPLE IRA	0000000/000000000000	<input type="text" value="100.000"/> %
<b>Total:</b>			100.000%

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

**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.

## Adding Funds

1. To add a fund for the shareholder, 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] **14**.

**Add Allocation Fund**

Plan Name: ACME SOLUTIONS  
 Plan ID: 000000000  
 SSN: \*\*\*\*\*0000  
 Shareholder: DOE, JANE

Account Type: SIMPLE IRA

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"/>
0000011 MFS BOND FUND 11 (A)	<input checked="" type="checkbox"/>
0000013 MASS INVESTORS GROWTH STOCK FUND 13 (A)	<input type="checkbox"/>
0000014 MFS RESEARCH FUND 14 (A)	<input checked="" type="checkbox"/>
0000015 MFS TOTAL RETURN FUND 15 (A)	<input type="checkbox"/>
0000018 MFS HIGH INCOME FUND 18 (A)	<input type="checkbox"/>
0000022 MFS GOVERNMENT MONEY MARKET FUND 22 (A)	<input type="checkbox"/>
0000024 MFS GLOBAL TOTAL RETURN FUND 24 (A)	<input type="checkbox"/>

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3. The Model Accounts page displays. Click the drop down menu **15** 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] **16**.

**Model Accounts**

Plan Name: ACME SOLUTIONS  
 Plan ID: 000000000  
 SSN: \*\*\*\*\*0000  
 Shareholder: DOE, JANE

To setup a new account please select the account 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
MFS RESEARCH FUND 14 (A)	Please select an account
	0000012/0000000/SIMPLE IRA

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Back Next Cancel

## Shareholder Allocation

- Once the new account(s) are established, the Shareholder Allocation page displays. Choose the appropriate radio button **17** and indicate the appropriate percentage or dollar amount allocation **18** for each fund(s). Percentage allocations must equal 100%.
- Once the allocation amounts are input, click [Next] **19**.



## MFS Contribution Direct

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[Logoff](#)

[Plan Details](#)

### Shareholder Allocation

[Print Preview](#)

Plan Name: ACME SOLUTIONS  
Plan ID: 000000000  
SSN: \*\*\*\*\*0000  
Shareholder: DOE, JANE

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 Contribution](#)

[Salary Reduction](#)

### Employer Contribution **17**

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Allocations by:  Percentage  Dollar

Existing Fund	Account Type	Fund/Account Number		<b>18</b> Amount Allocated
MASSACHUSETTS INVESTORS TRUST 12 (A)	SIMPLE IRA	0000012/0000000000		33.000%
New Fund	Account Type	Fund/Account Number	Model Fund/Account Number	Amount Allocated
MFS BOND FUND 11 (A)	SIMPLE IRA	0000011/NEW ACCOUNT	0000012/00000000	33.000%
MFS RESEARCH FUND 14 (A)	SIMPLE IRA	0000014/NEW ACCOUNT	0000012/00000000	34.000%
<b>Total:</b>				100.000%

### Salary Reduction

[top](#)

Allocations by:  Percentage  Dollar

Existing Fund	Account Type	Fund/Account Number		Amount Allocated
MASSACHUSETTS INVESTORS TRUST 12 (A)	SIMPLE IRA	0000012/0000000000		33.000%
New Fund	Account Type	Fund/Account Number	Model Fund/Account Number	Amount Allocated
MFS BOND FUND 11 (A)	SIMPLE IRA	0000011/NEW ACCOUNT	0000012/00000000	33.000%
MFS RESEARCH FUND 14 (A)	SIMPLE IRA	0000014/NEW ACCOUNT	0000012/00000000	34.000%
<b>Total:</b>				100.000%

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

- On the Shareholder Allocation Verification page, review and confirm the entered allocations. Click [Confirm] **20**.
- Once the allocations are confirmed, the user has the option to either print preview or return to the Plan Details page.



## MFS Contribution Direct

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### Shareholder Allocation Verification

Plan Name: ACME SOLUTIONS  
Plan ID: 000000000  
SSN: \*\*\*\*\*0000  
Shareholder: DOE, JANE

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

### Employer Contribution

Fund	Account Type	Fund/Account Number	Model Fund/Account Number	Amount Allocated
MASSACHUSETTS INVESTORS TRUST 12 (A)	SIMPLE IRA	0000012/0000000000		33.000 %
MFS BOND FUND 11 (A)	SIMPLE IRA	0000011/NEW ACCOUNT	0000012/00000000	33.000 %
MFS RESEARCH FUND 14 (A)	SIMPLE IRA	0000014/NEW ACCOUNT	0000012/00000000	34.000 %
<b>Total:</b>				100.000 %

### Salary Reduction

Fund	Account Type	Fund/Account Number	Model Fund/Account Number	Amount Allocated
MASSACHUSETTS INVESTORS TRUST 12 (A)	SIMPLE IRA	0000012/0000000000		33.000 %
MFS BOND FUND 11 (A)	SIMPLE IRA	0000011/NEW ACCOUNT	0000012/00000000	33.000 %
MFS RESEARCH FUND 14 (A)	SIMPLE IRA	0000014/NEW ACCOUNT	0000012/00000000	34.000 %
<b>Total:</b>				100.000 %

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[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] **21**.
3. To model (copy) from an existing roster, locate the roster from the list and click [Access Roster] **22**.

**Roster Selection**

Plan Name: ACME SOLUTIONS  
Plan ID: 00000000

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**.

**21** **New Roster** with zero purchase amounts

**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  
 Held  
 Processed  
 Rejected  
 Released  
 Work-In-Progress

Payment Amount:   
 Operator ID:   
 Plan ID: 000000000  
 Confirm Number:   
 Payment Type:  
 All  
 Check  
 Wire  
 ACH  
 N/A

By Status Date:  
 mm/dd/yyyy to mm/dd/yyyy  
 or  
 All

**Search**

6 results found...

Status	Confirm Number	Status Date	Total Amount	SSN Count	Payment Type	Operator ID	Last Operator ID	Release Operator ID	
Work-In-Progress	0115-3334-95012	09/02/2025	\$275.00	1	NA	CT28625K	CT28625K	N/A	<a href="#">Access Roster...</a>
Work-In-Progress	9828-7900-83112	09/02/2025	\$200.00	1	ACH	CT28625K	CT38241A	N/A	<a href="#">Access Roster...</a>
Held	4257-3441-32518	08/28/2025	\$600.00	4	Check	CT28625K	CT28625K	N/A	<a href="#">Access Roster...</a>
Held	0921-3024-42518	08/28/2025	\$600.00	4	Check	CT28625K	CT28625K	N/A	<a href="#">Access Roster...</a>
Rejected	9214-9642-02518	08/28/2025	\$600.00	4	Check	CT28625K	CT28625	N/A	<a href="#">Access Roster...</a>
Processed	4467-9102-13117	08/27/2025	\$600.00	4	Check	CT28625	PROCESSED	B10261	<a href="#">Access Roster...</a>

**22** **Access Roster...**

**Back**

## Roster Details

- Options on this page include:
- Add a shareholder in the plan to the roster by clicking [Add Shareholders] **23** and then choosing the appropriate shareholder(s).
  - Remove shareholders by selecting the check box next to the shareholders **24** and clicking [Remove Shareholders] **25**.
  - View or modify a shareholder's allocations by clicking on a shareholder name **26**. Changes will be saved on the Shareholder Allocation page (see page 4).
  - Make a one-time amount change for a shareholder by entering the new amount **27**.
  - Create a new roster that models the selected one by clicking [Model Roster] **28**.
  - Save the current roster to complete later by clicking [Save Roster] **29**.
  - To print a copy, click [Print Preview] **30**.
  - To start over, click [Return to Roster Selection] **31**.

**Roster Details**

**30** **Print Preview**

To make a copy of this roster, click **Model Roster**. with zero purchase amounts

Plan Name: ACME SOLUTIONS  
 Plan ID: 000000000  
 Status: Work-In-Progress

Established Date: 09/02/2025 11:38:00 AM  
 Trade Date: 09/03/2025 (only applies to future-dated rosters)  
 Contribution Year:  2025  2024  
 ACH  Wire  Check

All checks must be made payable to **MFS Service Center, Inc** and mailed to the address below. Please be sure to attach the screen print from the Submit Roster Confirmation Screen in Contribution Direct with all roster submissions.

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

**Payment Type:**  
**Overnight Mail:**  
 MFS Service Center, Inc.  
 801 Pennsylvania Ave, Suite 219341  
 Kansas City, MO 64105-1307

**NOTE: Shares will be bought at the offering price (the net asset value per share plus any applicable initial sales charge) next calculated after your check and Roster confirmation are received in proper form.**

**Shareholder Information**

To add a shareholder to the roster, click **Add Shareholders**.  
 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	Account Type	SSN	Contribution Year	ER	SR	TOTAL
<input type="checkbox"/> <b>24</b> <a href="#">DOE, RICHARD</a> <b>26</b>	Roth SIMPLE	*****0000	2025 <b>27</b>	\$ 100.00	\$ 100.00	\$ 200.00
<b>TOTAL:</b>				\$ 100.00	\$ 100.00	\$ 200.00

**23** **Add Shareholders** **25** **Remove Shareholders**

Last saved: 09/02/2025 04:40 PM **29**

**28** **Model Roster** **32** **Save Roster** **Submit Roster** **Delete Roster** **Return to Roster Selection** **31**

## Submitting a Roster

- On the Roster Details page, click [Submit Roster] **32**.

## Submit Roster Verification

- On the Submit Roster Verification page, click [Confirm] **33**.



## MFS Contribution Direct

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### Submit Roster Verification

Plan Name: ACME SOLUTIONS  
Plan ID: 000000000

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	09/02/2025	09/03/2025	2025	\$200.00	1	ACH	CT28625K

**33**

[Confirm](#)

[Back](#)

[Cancel](#)

## Signing Off

To sign off, click [Logoff] **34** in the upper right corner of your screen.

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



## MFS Contribution Direct

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[Logoff](#)

### Submit Roster Confirmation

Plan Name: ACME SOLUTIONS  
Plan ID: 000000000

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	09/02/2025	09/03/2025	2025	\$200.00	1	ACH	CT28625K	CT38241A	9828-7900-83112

[Print Preview](#)

[Return to Roster Selection](#)