

# John Hancock Floating Rate Income Fund

**A: JFIAX    C: JFIGX    I: JFIIX    R6: JFIRX**

**Seeks:** A high level of current income  
**Use for:** High current income and reducing interest-rate risk

**Morningstar category:** Bank Loan  
**Lipper category:** Loan Participation Funds

### High income potential

Uses rigorous fundamental research to generate income through investments in senior floating-rate bank loans

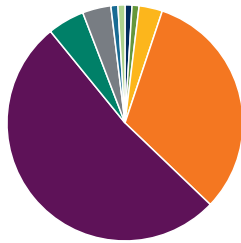
### Interest-rate hedge

Coupon payments on bank loans "float" above prevailing rates, so exposure to the asset class can help reduce a portfolio's rate sensitivity

### Diversification potential

The asset class's historical return pattern has differed from those of stocks and traditional bonds, a key to creating diversification

## QUALITY COMPOSITION<sup>1</sup> (%)



AAA	0.00
A	0.15
BBB	3.34
BB	33.39
B	54.19
CCC & Below	5.27
Equity	4.07
Not Rated	0.00
Short-Term Investments & Other	-0.42

## ASSET MIX<sup>2</sup> (%)

Term Loans	88.24
Corporate Bonds	6.42
Common Stocks	3.80
Cash & Cash Equivalents	2.03
Foreign Bond	1.49
Foreign Stock	0.27
Collateralized Mortgage Obligations	0.20

## AVERAGE ANNUAL TOTAL RETURNS (%)

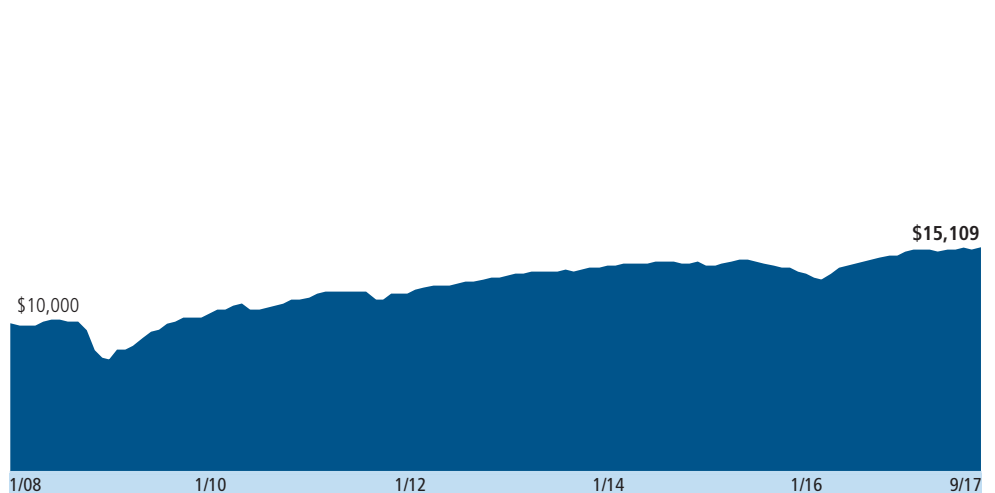
	QTD	YTD	1 year	3 year	5 year	10 year	Life of fund	Life of fund date
Class I (without sales charge)	0.75	1.67	4.22	2.28	2.98	—	4.32	1/2/08
Class A (without sales charge)	0.57	1.45	3.91	1.97	2.62	—	3.95	1/2/08
Class A (with 2.5% maximum sales charge)	-1.95	-1.09	1.31	1.11	2.10	—	3.68	1/2/08
S&P/LSTA Performing Loan Index <sup>3</sup>	1.01	3.06	5.41	4.32	4.38	—	5.07	—

### Expense ratios (%)

	Total
Class I	0.84
Class A	1.11

## GROWTH OF A HYPOTHETICAL \$10,000 INVESTMENT

Class I without sales charge—1/2/08 to 9/30/17



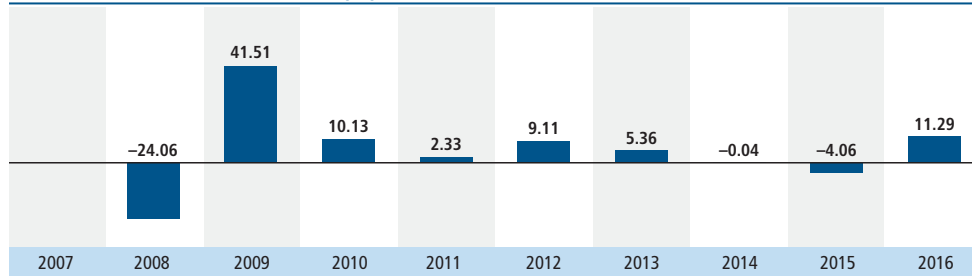
The past performance shown here reflects reinvested distributions and the beneficial effect of any expense reductions, and does not guarantee future results. Returns for periods shorter than one year are cumulative, and results for other share classes will vary. Shares will fluctuate in value and, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance cited. For the most recent month-end performance, visit [jhinvestments.com](http://jhinvestments.com).

<sup>1</sup> Ratings are from Moody's, Standard & Poor's, or Fitch, and the composition may change. "Short-Term Investments & Other," if applicable, may include fund receivables, payables, and certain derivatives.

<sup>2</sup> Excludes any negative exposures that may result from the use of futures or forward contracts.

<sup>3</sup> The S&P/LSTA Performing Loan Index tracks the performance of below-investment-grade and unrated securities in the United States' leveraged loan market, excluding those issuers in default. It is not possible to invest directly in an index.

**YEAR-BY-YEAR TOTAL RETURNS (%)—CLASS I WITHOUT SALES CHARGE**



**JOHN HANCOCK INVESTMENTS**

- A trusted brand
- A better way to invest
- Results for investors

**WHAT YOU SHOULD KNOW BEFORE INVESTING**

Fixed-income investments are subject to interest-rate and credit risk; their value will normally decline as interest rates rise or if an issuer is unable or unwilling to make principal or interest payments. Investments in higher-yielding, lower-rated securities include a higher risk of default. Liquidity—the extent to which a security may be sold or a derivative position closed without negatively affecting its market value, if at all—may be impaired by reduced trading volume, heightened volatility, rising interest rates, and other market conditions. Foreign investing, especially in emerging markets, has additional risks, such as currency and market volatility and political and social instability. A portfolio concentrated in one sector or that holds a limited number of securities may fluctuate more than a diversified portfolio. Fund distributions generally depend on income from underlying investments and may vary or cease altogether in the future. Please see the fund’s prospectus for additional risks.

Request a prospectus or summary prospectus from your financial advisor, by visiting [jhinvestments.com](http://jhinvestments.com), or by calling us at 800-225-5291. The prospectus includes investment objectives, risks, fees, expenses, and other information that you should consider carefully before investing.

**MANAGED BY**



**Timothy J. Settel**  
On the fund since inception  
Investing since 1993



**Michael C. Buchanan, CFA**  
On the fund since inception  
Investing since 1990



**S. Kenneth Leech**  
On the fund since 2014  
Investing since 1977



**FIVE LARGEST ISSUERS<sup>4</sup> (%)**

PowerShares Senior Loan Portfolio	2.08
SFR Group	1.25
Vistra Operations Company LLC	1.13
Radnet Management, Inc.	1.09
Univision Communications, Inc.	1.07
<b>TOTAL</b>	<b>6.62</b>

**KEY STATISTICS**

Total net assets (\$M)	1,666.94
Portfolio turnover <sup>5</sup> (%)	35
Number of holdings	271
Upside capture ratio <sup>6</sup> (%)	96.68
Downside capture ratio <sup>6</sup> (%)	180.12
Average maturity (yrs)	2.71
Duration (yrs)	0.48
SEC 30-day yield (%)	4.14
Unsubsidized yield <sup>7</sup> (%)	4.13

Unless noted, data from Morningstar, Inc. is based on Class I shares for the five-year period ended 9/30/17.

4 Listed holdings are a portion of the fund’s total and may change at any time. They are not recommendations to buy or sell any security. Data is expressed as a percentage of net assets and excludes cash and cash equivalents.  
5 The portfolio turnover is as of the fund’s fiscal year end and is subject to change. The fund’s annual report includes further details regarding the portfolio turnover ratio.  
6 Upside capture ratio measures a manager’s performance in up markets relative to the market itself. Downside capture ratio measures a manager’s performance in down markets relative to the market itself.  
7 Unsubsidized yield reflects what the yield would have been without the effect of reimbursements and waivers.

