Closed-end fixed-income fund Investor fact sheet

John Hancock Investors Trust

CE: JHI

Summary

Objective
Income and capital appreciation

Use for
Diversifying income

Morningstar category
Multisector Bond

Strategy

Emphasis on income
Concentrating primarily on generating income for distribution to shareholders

High-yield opportunities
Focusing on higher-yielding corporate and government-backed securities

Nimble structure
Flexibility to invest across a full spectrum of bonds in the marketplace and diversify across a number of industries

Managed by

Manulife Investment Management

Established asset manager with global resources and expertise extending across equity, fixed-income, and alternative investments as well as asset allocation strategies

Caryn E. Rothman, CFA
On the fund since 2022.
Investing since 1996

Jonas Grazulis, CFA
On the fund since 2022.
Investing since 2011

James Gearhart, CFA
On the fund since 2022.
Investing since 2011

Average annual total returns[1,2]

%

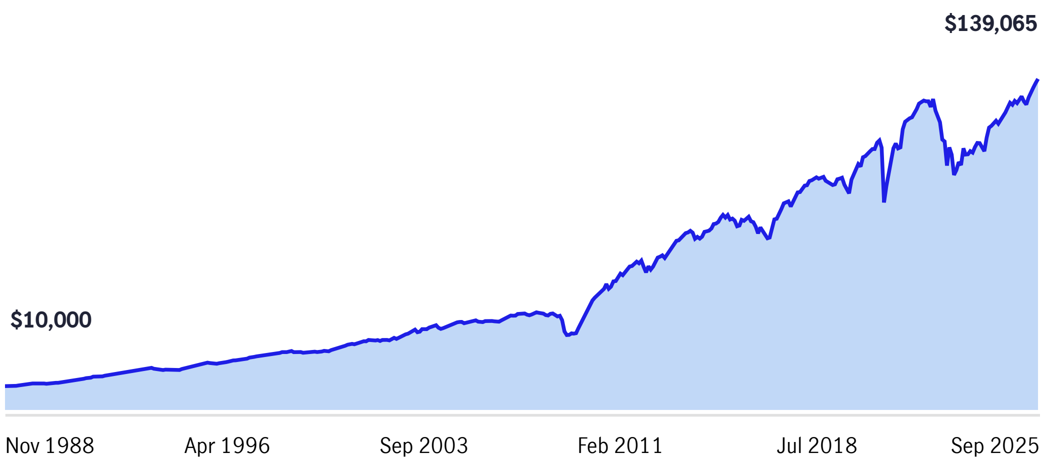
	Qtd	Ytd	1 yr	3 yr	5 yr	10 yr	Since inception	Inception date
Net Asset Value	3.99	8.21	8.23	12.70	5.26	7.02	6.69	10/31/88
Market Price	3.28	8.65	8.35	13.39	5.49	7.75	6.51	10/31/88
Bloomberg Government/Credit Index	1.91	5.93	2.67	4.87	-0.61	1.99	5.37	—
Multisector bond category	3.29	8.09	8.51	11.74	5.86	6.44	—	—

Expense ratios[3]	Gross	Net (what you pay)	Contractual through
JHI	5.46%	5.44%	7/31/2026

The performance data shown represents past performance, which does not guarantee future results. Returns for periods shorter than one year are cumulative. 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. Performance figures assume that all distributions are reinvested. For the most recent month-end performance, visit jhinvestments.com.

Growth of a hypothetical $10,000 investment

11/1/88 – 9/30/25

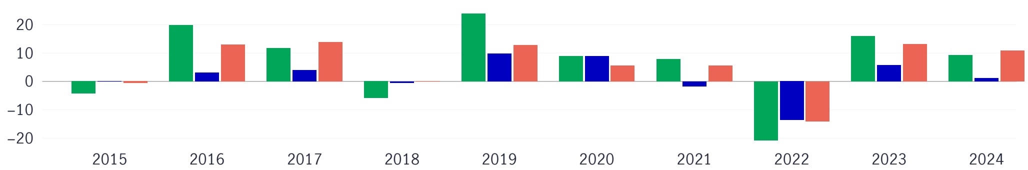


This chart illustrates the growth of a hypothetical $10,000 investment based on net asset value beginning on the date noted with all distributions reinvested. Performance data shown excludes fees and expenses. The performance data would be lower if such fees and expenses were included. Past performance does not guarantee future results. Returns for periods shorter than one year are cumulative.

1 The fund was incepted on 1/29/71. Performance data prior to 10/31/88 is not available. **2** It is not possible to invest in an index. Index definitions can be found within the "What you should know before Investing" section on the last page of this fact sheet. **3** Net expenses ratio reflect any applicable voluntary or contractual fee waivers and/or expense reimbursements/recoupment, which may be discontinued at any time. For more information on fee waivers and/or expense reimbursements, please see the expense table and footnotes in the prospectus.

Calendar year returns

%

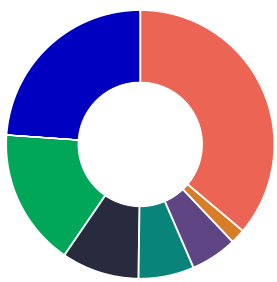


	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
At NAV	-4.23	19.87	11.73	-5.86	23.84	8.90	7.84	-20.77	15.98	9.27
At market price	-10.94	25.26	13.62	-12.95	35.04	6.30	21.16	-29.50	10.58	14.33
Bloomberg Government/Credit Index	0.15	3.05	4.00	-0.42	9.71	8.92	-1.75	-13.58	5.72	1.18
Multisector bond category	-0.57	12.89	13.86	-0.03	12.83	5.57	5.46	-13.97	13.06	10.89

The past performance shown here reflects reinvested distributions and does not guarantee future results.

Quality composition[4,5]

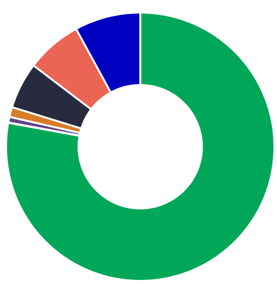
%



BBB	16.54
BB	23.89
B	36.14
CCC & Below	9.36
Not Rated	1.76
Short-Term Investments & Other	5.59
U.S. Government & Agency Obligations	6.71

Asset mix[8]

%



Corporate Bonds	77.86
Term Loans	7.94
U.S. Government Agency	6.71
Cash & Cash Equivalents	5.59
Asset Backed	1.19
Preferred Securities	0.68
Collateralized Mortgage Obligations	0.03
Other	0.00

Distribution rate[6,7]

Fund at NAV	8.03%
Fund at market price	8.54%

Distribution history[7]

$

PAYMENT DATE	DISTRIBUTION PER SHARE
2025-09-30	0.3158
2025-06-30	0.299
2025-03-31	0.2349
2024-12-31	0.3455
2024-09-30	0.3134
2024-06-28	0.2224
2024-03-28	0.2014
2023-12-29	0.2648
2023-09-29	0.2084
2023-06-30	0.2152

4 Ratings are from Moody's, if available, and from Standard & Poor's or Fitch, respectively, if not. Securities in the Not rated category have not been rated by a rating agency; however, the subadvisor performs its own credit analysis for many of these securities and assigns comparable ratings that are used for compliance with applicable investment policies. Prior to June 30, 2021, internal ratings provided by the subadvisor were included. Ratings composition will change. Individual bonds are rated by the creditworthiness of their issuers; these ratings do not apply to the fund or its shares. U.S. government and agency obligations are backed by the full faith and credit of the U.S. government. All other bonds are rated on a scale from AAA (extremely strong financial security characteristics) down to CCC and below (having a very high degree of speculative characteristics). "Short-term investments and other," if applicable, may include security or portfolio receivables, payables, and certain derivatives. **5** Holdings, sector weightings, market capitalization and portfolio characteristics are subject to change at any time. There is no guarantee the fund will maintain the portfolio characteristics, or the future profitability of the securities identified and set forth herein. **6** The current distribution rate reflects the most recent distribution annualized and divided by the net asset value (NAV) as of the most recent quarter end. **7** The fund's distributions may be from ordinary income, return of capital, or short- or long-term capital gains. **8** The asset mix excludes any negative exposures that may result from the use of futures or forward contracts.

What you should know before investing

As is the case with all exchange-traded closed-end funds, an investment in this fund may trade at a discount or premium to the fund's net asset value (NAV) and is subject to investment and market risks, including the possible loss of principal. Distribution levels are subject to change and may include a substantial return of capital, which is a return of some or all of a shareholder's investment in the fund. Fixed-income investments are subject to interest-rate and credit risk; their value will normally decline as interest rates rise or if a creditor, grantor, or counterparty is unable or unwilling to make principal, interest, or settlement payments. An issuer of securities held by the fund may default, have its credit rating downgraded, or otherwise perform poorly, which may affect fund performance. Investments in higher-yielding, lower-rated securities are subject to 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. The fund's use of leverage may not be successful and create additional risks, including heightened price and return volatility. Derivatives transactions, such as hedging and other strategic transactions, may increase a fund's volatility and could produce disproportionate losses, potentially more than the fund's principal investment.

The Bloomberg U.S. Government/Credit Index tracks the performance of U.S. government bonds, U.S. corporate bonds, and Yankee bonds. It is not possible to invest directly in an index.

Please contact your financial professional if you are interested in purchasing shares of a closed-end fund. For current fund information, visit jhinvestments.com or call 800-843-0090. The fund's literature includes investment objectives, risks, fees, expenses, and other information that you should read and consider carefully before investing. For account information, call 800-852-0218.

Distribution details

Payment date	09/30/2025
Ordinary income	0.3158
Total	0.3158

Details regarding the sources of distribution are based on estimates and are subject to change. Shareholders will receive a Form 1099-DIV each calendar year with final details that explain how to report these distributions for tax purposes.

Key facts

NAV ($M)	14.89
Market price ($)	13.99
Premium/discount[10] (%)	-6.04%
Total net assets[11]	$130.20 m
Total managed assets ($M)	$217.10 m
52-week market price range, high ($)	$14.49
52-week market price range, low ($)	$12.41
% of total fund assets (leverage)	40.03%
Number of holdings	324

10 largest issuers[9]

		%
1.	Federal National Mortgage Association	10.87
2.	Venture Global LNG, Inc.	3.49
3.	Athene Holding Ltd.	3.06
4.	HSBC Holdings PLC	2.58
5.	The Toronto-Dominion Bank	2.56
6.	OneMain Finance Corp.	2.25
7.	Bank of America Corp.	1.94
8.	Enbridge, Inc.	1.87
9.	Playtika Holding Corp.	1.80
10.	Barclays PLC	1.79

9 Listed holdings reflect the largest portions 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. **10** Closed-end fund shares are not redeemable, but instead are traded in the secondary market and frequently trade at a discount to net asset value. Specialized funds may carry additional risks. **11** The difference between total managed assets and total net assets is due primarily to the fund's use of leverage through borrowings; net assets do not include borrowings.