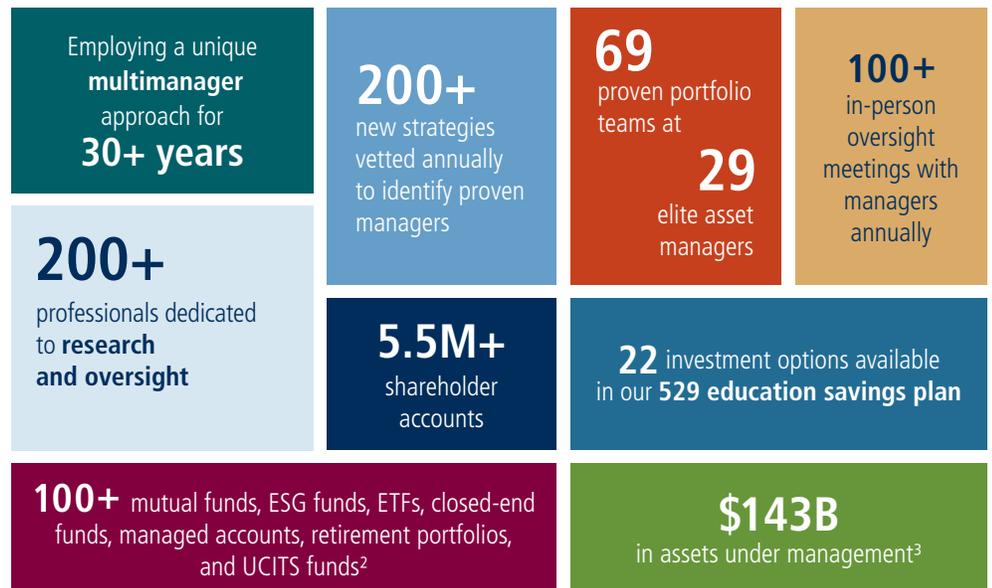


John Hancock Investment Management is a premier asset manager representing one of America’s most trusted brands, with a heritage of financial stewardship dating back to 1862.

**A global leader**

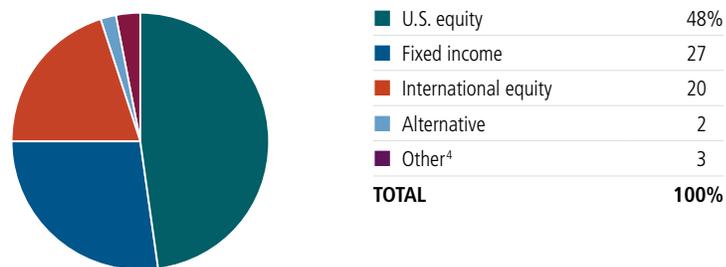
John Hancock Investment Management is a division of John Hancock, the U.S. division of Manulife Financial Corporation, a global financial services company. Manulife serves 20 countries and territories worldwide, with \$873 billion in assets under management.<sup>1</sup>

**A premier asset manager**



**Investment capabilities across asset classes**

Assets under management by category



All data is as of 6/30/19 unless otherwise noted.

<sup>1</sup> Data is as of 3/31/19, the most recent available. <sup>2</sup> Not all funds are available to all investors. Funds domiciled outside the United States are not available to U.S. persons. <sup>3</sup> \$96.7 billion in retail mutual fund and ETF assets and \$46.3 billion in retirement assets, including seed capital. <sup>4</sup> Includes money market funds, hybrid funds, and fund-of-fund allocations to unaffiliated products.

# A better way to invest

We serve investors globally through a unique multimanager approach: We search the world to find proven portfolio teams with specialized expertise for every strategy we offer, then we apply robust investment oversight to ensure they continue to meet our uncompromising standards and serve the best interests of our shareholders.

	<p><b>Aberdeen Standard Investments</b>—Asset manager that provides innovative solutions in global multi-asset portfolios with special expertise in absolute return investing and disciplined risk management</p>
	<p><b>Axiom Investors</b>—A global equity manager employing a single philosophy that targets growing companies whose potential isn't recognized by the markets</p>
	<p><b>Bain Capital Credit</b>—A leading global credit specialist, combining industry-specific micro and macro trend research with rigorous, bottom-up security analysis</p>
	<p><b>Barrow, Hanley, Mewhinney &amp; Strauss</b>—Traditional, value-oriented manager following a disciplined investment process dating back to the 1970s that employs fundamental research to find undervalued opportunities</p>
	<p><b>Boston Common Asset Management</b>—An experienced investment manager and a leader in global impact initiatives dedicated to the pursuit of financial return and social change</p>
	<p><b>Boston Partners</b>—Specialist in traditional value equity investing based on a time-tested investment process developed in the 1980s that emphasizes investing in companies with attractive value characteristics, strong business fundamentals, and positive business momentum</p>
	<p><b>Breckinridge Capital Advisors</b>—An independently owned investment manager exclusively focused on high-grade fixed income, offering municipal, corporate, government, and sustainable bond strategies</p>
	<p><b>Dimensional Fund Advisors</b>—A pioneer in applying insight from academic research to a systematic investment process that pursues higher expected returns through advanced portfolio design and implementation</p>
	<p><b>Epoch Investment Partners</b>—Manager of a unique equity strategy that seeks strong risk-adjusted returns by emphasizing companies that generate growth of free cash flow, the intelligent use of that cash flow, and strong management teams with a track record of delivering returns to shareholders, such as cash dividends, share buybacks, and debt reduction</p>
	<p><b>First Quadrant</b>—Boutique manager of currency strategies for over 20 years, employing a systematic, theory-based process emphasizing dynamic allocation to profit from market inefficiencies</p>
	<p><b>GW&amp;K Investment Management</b>—Boutique manager using both fundamental research and quantitative screening to identify high-quality small companies with sustainable, above-average earnings growth in niche markets</p>
	<p><b>Manulife Investment Management</b>—Established asset manager with global resources and expertise extending across equity, fixed-income, and alternative investments as well as asset allocation strategies</p>
	<p><b>Pictet Asset Management</b>—A pioneer in thematic equity investing with a strategic focus on global and international markets</p>
	<p><b>Pzena Investment Management</b>—Global investment manager employing a classic deep value equity strategy that seeks to generate excess long-term returns by focusing on good businesses trading at temporarily depressed prices</p>
	<p><b>Redwood Investments</b>—An institutional equity investment boutique that employs a unique combination of quantitative and qualitative analysis. Founded in 2004, the firm emphasizes a collaborative team structure and a best-ideas approach to portfolio construction</p>
	<p><b>Stone Harbor Investment Partners</b>—Specialist in fixed-income investing with expertise covering a broad range of global credit segments, including high-yield and emerging-market debt</p>
	<p><b>Sustainable Growth Advisers</b>—Boutique investment manager focused on high-conviction growth stock investing in U.S. and global large-cap equities</p>
	<p><b>Trillium Asset Management</b>—An employee-owned investment management firm with more than 30 years of experience integrating environmental, social, and governance (ESG) factors and shareholder advocacy into its investment process</p>
	<p><b>T. Rowe Price</b>—Long-tenured manager offering expertise across asset classes and a risk-aware style of investing built on fundamental, in-house research on a global scale</p>
	<p><b>Wellington Management</b>—Long-established global asset manager investing across the equity, fixed-income, currency, and commodity markets, including multistrategy, specialty, and alternative investment approaches</p>

# Results for investors

Our unique approach to asset management enables us to provide a diverse set of investments backed by some of the world's best managers, along with strong risk-adjusted returns across asset classes.

## 4- and 5-star Morningstar ratings across asset classes<sup>1</sup> as of 6/30/19

U.S. EQUITY	Managed by	Category	Overall Morningstar Rating™
<b>Disciplined Value Mid Cap Fund (JVMIX)</b> Rated 4 stars for 3 years out of 363 funds, 4 stars for 5 years out of 321 funds, and 5 stars for 10 years out of 217 funds.	Boston Partners	Mid-cap value	★★★★★
<b>Small Cap Core Fund (JCCIX)</b> Rated 3 stars for 3 years out of 633 funds and 4 stars for 5 years out of 516 funds.	Manulife Investment Management	Small blend	★★★★★
<b>U.S. Quality Growth Fund (JSGIX)</b> Rated 4 stars for 3 years out of 1,235 funds and 4 stars for 5 years out of 1,100 funds.	Wellington Management	Large growth	★★★★★
<b>U.S. Global Leaders Growth Fund (USLIX)</b> Rated 3 stars for 3 years out of 1,235 funds, 4 stars for 5 years out of 1,100 funds, and 4 stars for 10 years out of 812 funds.	Sustainable Growth Advisers	Large growth	★★★★★
<b>INTERNATIONAL EQUITY</b>			
<b>Fundamental Global Franchise Fund (JFGIX)</b> Rated 3 stars for 3 years out of 722 funds and 5 stars for 5 years out of 594 funds.	Manulife Investment Management	World large stock	★★★★★
<b>International Growth Fund<sup>2</sup> (GOGIX)</b> Rated 4 stars for 3 years out of 396 funds, 5 stars for 5 years out of 336 funds, and 5 stars for 10 years out of 247 funds.	Wellington Management	Foreign large growth	★★★★★
<b>FIXED INCOME</b>			
<b>Bond Fund (JHBIX)</b> Rated 4 stars for 3 years out of 539 funds, 4 stars for 5 years out of 453 funds, and 5 stars for 10 years out of 332 funds.	Manulife Investment Management	Intermediate core-plus bond	★★★★★
<b>California Tax-Free Income Fund (JCAFX)</b> Rated 3 stars for 3 years out of 90 funds, 3 stars for 5 years out of 87 funds, and 4 stars for 10 years out of 69 funds.	Manulife Investment Management	Muni California long	☆☆☆☆
<b>High Yield Fund (JYHIX)</b> Rated 4 stars for 3 years out of 610 funds, 3 stars for 5 years out of 524 funds, and 5 stars for 10 years out of 337 funds.	Manulife Investment Management	High yield bond	★★★★★
<b>Investment Grade Bond Fund (TIUSX)</b> Rated 4 stars for 3 years out of 343 funds, 4 stars for 5 years out of 302 funds, and 5 stars for 10 years out of 227 funds.	Manulife Investment Management	Intermediate core bond	★★★★★
<b>ALTERNATIVE</b>			
<b>Infrastructure Fund<sup>3</sup> (JEEIX)</b> Rated 3 stars for 3 years out of 87 funds and 4 stars for 5 years out of 67 funds.	Wellington Management	Infrastructure	★★★★★
<b>Seaport Long/Short Fund (JSFDX)</b> Rated 4 stars for 3 years out of 206 funds and 4 stars for 5 years out of 131 funds.	Wellington Management	Long/short equity	★★★★★
<b>ASSET ALLOCATION</b>			
<b>Balanced Fund (SVBIX)</b> Rated 4 stars for 3 years out of 679 funds, 4 stars for 5 years out of 595 funds, and 3 stars for 10 years out of 431 funds.	Manulife Investment Management	Allocation—50% to 70% equity	★★★★★
<b>Multimanager Lifestyle Aggressive Portfolio (JTAIX)</b> Rated 4 stars for 3 years out of 164 funds, 3 stars for 5 years out of 147 funds, and 3 stars for 10 years out of 103 funds.	Manulife Investment Management	Allocation—85%+ equity	★★★★★

continued

# Results for investors (continued)

ASSET ALLOCATION (continued)	Managed by	Category	Overall Morningstar Rating™
<b>Multimaner Lifestyle Growth Portfolio (JTGIX)</b> Rated 4 stars for 3 years out of 317 funds, 3 stars for 5 years out of 283 funds, and 3 stars for 10 years out of 200 funds.	Manulife Investment Management	Allocation—70% to 85% equity	★★★★★
<b>Multimaner Lifestyle Moderate Portfolio (JTMIX)</b> Rated 4 stars for 3 years out of 492 funds, 3 stars for 5 years out of 398 funds, and 4 stars for 10 years out of 265 funds.	Manulife Investment Management	Allocation—30% to 50% equity	★★★★★
<b>ESG</b>			
<b>ESG Large Cap Core Fund (JHJIX)</b> Rated 5 stars for 3 years out of 1,205 funds.	Trillium Asset Management	Large blend	★★★★★★
<b>ETF</b>			
<b>John Hancock Multifactor Financials ETF (JHMF)</b> Rated 4 stars for 3 years out of 88 funds.	Dimensional Fund Advisors	Financial	★★★★★
<b>John Hancock Multifactor Industrials ETF (JHMI)</b> Rated 4 stars for 3 years out of 43 funds.	Dimensional Fund Advisors	Industrials	★★★★★
<b>John Hancock Multifactor Materials ETF (JHMA)</b> Rated 4 stars for 3 years out of 113 funds.	Dimensional Fund Advisors	Natural resources	★★★★★
<b>John Hancock Multifactor Mid Cap ETF (JHMM)</b> Rated 4 stars for 3 years out of 362 funds.	Dimensional Fund Advisors	Mid-cap blend	★★★★★

Overall rating is based on 3-, 5-, and 10-year, if applicable, Morningstar Risk-Adjusted Returns and accounts for variation in a fund's monthly performance. Other share classes may be rated differently. Hollow stars and bold numbers indicate Morningstar's extended performance rating.<sup>4</sup>

## All funds may experience periods of negative performance.

**1** Ratings shown for mutual funds are Class I shares. Ratings for other share classes may vary due to fees and expenses. **2** As of 3/23/18, the fund is closed to new investors. **3** Prior to 3/1/19, the fund was named John Hancock Enduring Assets Fund. **4** As of 6/30/19. Includes mutual fund and ETF rankings/ratings only, excluding UCITS funds. Out of 97 funds rated by Morningstar, 7 funds received a 5-star overall rating and 37 funds received a 4-star overall rating. Ratings are counted at the highest-rated share class. For each managed product, including mutual funds, variable annuity and variable life subaccounts, exchange-traded funds, closed-end funds, and separate accounts, with at least a 3-year history, Morningstar calculates a Morningstar Rating™ based on a Morningstar Risk-Adjusted Return that accounts for variation in a fund's monthly excess performance, placing more emphasis on downward variations and rewarding consistent performance. Exchange-traded funds and open-end mutual funds are considered a single population for comparative purposes. The top 10.0% of funds in each category, the next 22.5%, 35.0%, 22.5%, and bottom 10.0% receive 5, 4, 3, 2, or 1 star(s), respectively. The overall Morningstar Rating for a managed product is derived from a weighted average of the performance figures associated with its 3-, 5-, and 10-year (if applicable) Morningstar Rating metrics. The rating formula most heavily weights the 3-year rating, using the following calculation: 100% 3-year rating for 36 to 59 months of total returns, 60% 5-year rating/40% 3-year rating for 60 to 119 months of total returns, and 50% 10-year rating/30% 5-year rating/20% 3-year rating for 120 or more months of total returns. Star ratings do not reflect the effect of any applicable sales load. **Morningstar's extended performance** rating is calculated by adjusting the historical total returns of the oldest share class to reflect the fee structure of a younger share class, and then compounding the combined record of actual and adjusted performance into the 3-, 5-, and 10-year time periods necessary to produce Morningstar Risk-Adjusted Returns and a Morningstar Rating. Extended performance ratings do not affect actual Morningstar ratings; the overall ratings for multi-share class funds are based on actual performance only or extended performance only. Once a share class turns 3 years old, the overall Morningstar Rating will be based on actual ratings only. Adjusted historical performance is only an approximation of actual returns, and Morningstar's calculation methodology may differ from those used by other entities. Past performance does not guarantee future results.

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*Investing involves risks, including the potential loss of principal. The stock prices of midsize and small companies can change more frequently and dramatically than those of large companies. Growth stocks may be more susceptible to earnings disappointments, and value stocks may decline in price. Large company stocks could fall out of favor, and foreign investing, especially in emerging markets, has additional risks, such as currency and market volatility and political and social instability. 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. Municipal bonds could decline due to issues at the state or project level, and funds that invest in one state could be disproportionately affected. Capital gains, if any, are taxable, and some municipal bond investors may also be subject to the Alternative Minimum Tax. A fund's ESG policy could cause it to perform differently than similar funds that do not have such a policy. Please see the funds' prospectuses for additional risks. This material is not intended to be, nor shall it be interpreted or construed as, a recommendation or providing advice, impartial or otherwise. John Hancock Investment Management and its representatives and affiliates may receive compensation derived from the sale of and/or from any investment made in its products and services.*

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