John Hancock Investment Management

Retirement Plan Advisory Group fund ratings

Q4 | 2021

We're pleased to provide you with the Retirement Plan Advisory Group (RPAG) Scorecard rankings for select funds at John Hancock Investment Management. The RPAG Scorecard for other funds at John Hancock Investment Management is available on request.

U.S. equity	Symbol	Class[1]	RPAG score[2]
Disciplined Value	JDVWX	R6	8
Disciplined Value Mid Cap	JVMRX	R6	10
ESG Large Cap Core	JHJRX	R6	10
Small Cap Core	JCCIX	I	9
Mid Cap Growth	JACEX	R6	10
Fixed income			
Bond	JHBSX	R6	9
Investment Grade Bond	TIUSX	I	10
Foreign large value			
Disciplined Value International	JDIUX	R6	9
Foreign large growth			
International Growth[3]	JIGTX	R6	10
Asset allocation/target date			
Balanced Fund	JBAWX	R6	10
Multi-Index 2020 Lifetime Portfolio	JRTAX	R6	8
Multi-Index 2025 Lifetime Portfolio	JRTFX	R6	8
Multi-Index 2030 Lifetime Portfolio	JRTJX	R6	8
Multi-Index 2035 Lifetime Portfolio	JRTNX	R6	8
Multi-Index 2040 Lifetime Portfolio	JRTWX	R6	8
Multi-Index 2045 Lifetime Portfolio	JRLVX	R6	8
Multi-Index 2050 Lifetime Portfolio	JRLZX	R6	8
Multimanager 2020 Lifetime Portfolio	JLDIX	R6	8
Multimanager 2025 Lifetime Portfolio	JLEIX	R6	8
Multimanager 2030 Lifetime Portfolio	JLFIX	R6	8
Multimanager 2035 Lifetime Portfolio	JLHIX	R6	8
Multimanager 2040 Lifetime Portfolio	JLIIX	R6	7
Multimanager 2045 Lifetime Portfolio	JLJIX	R6	7
Multimanager 2050 Lifetime Portfolio	JLKRX	R6	7

1 Other share classes may be available. Class R6 shares are used in the above Scorecard calculations except in cases in which Class I shares offer a longer track record of performance. **2** RPAG scores are as of 12/31/21. Scores vary by share class. **3** As of 3/23/18, the fund is closed to new investors, except as noted in the prospectus under "Choosing an eligible share class." Please see the prospectus for details.

The Scorecard System methodology incorporates both quantitative and qualitative factors in evaluating fund managers and their investment strategies. The Scorecard System is built around pass/fail criteria, on a scale of 0 to 10 (with 10 being the best). Funds are evaluated over a five-year period. The quantitative score represents style diversity and risk-level statistics that measure the fund's asset allocation characteristics as well as a peer group ranking based on tracking, expenses, and risk/return. The qualitative score is primarily based on manager tenure, fund expenses, and strength/significance of statistics. 7–10 = passing, 5–6 = watchlist, <5 = unacceptable.

Fund scores will change as the performance of the funds change and as certain factors measured in the qualitative category change (e.g., manager tenure). Fund scores are not expected to change dramatically from each measured period; however, there is no guarantee this will be the case. Scores will change depending on the changes in the underlying prespecified Scorecard factors.

Neither past performance nor statistics calculated using past performance is a guarantee of a fund's future performance. Likewise, a fund's score using 401(k) advisor's Scorecard System does not guarantee the future performance or style consistency of a fund.

John Hancock Investment Management

A *trusted* brand

John Hancock Investment Management is a premier asset manager with a heritage of financial stewardship dating back to 1862. Helping our shareholders pursue their financial goals is at the core of everything we do. It's why we support the role of professional financial advice and operate with the highest standards of conduct and integrity.

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.

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.

To learn more about how John Hancock Investment Management can complement your clients' retirement plans, please contact the investment only sales team at 800-845-7175, or visit our website at jhinvestments.com.

About the Retirement Plan Advisory Group Scorecard

With billions of assets under influence, RPAG is the logical outgrowth of 401(k) advisors, one of the largest independent retirement plan consulting firms in America. Thousands of advisors have joined forces to apply their strategic approach and investment analysis, benchmarking, plan support, and communications.

The Scorecard System was created as a way to score funds based on multiple criteria commonly used today by institutional investors and money managers. The result is a straightforward 10-point numerical scoring system that can be used to monitor funds and/or managers. The Scorecard implements style, risk/return peer group rankings, and qualitative factors to determine a fund's overall score.

For more information, visit rpag.com.

Investing involves risks, including the potential loss of principal. These products carry many individual risks, including some that are unique to each fund. Please see each fund's prospectus to learn all of the risks associated with each investment.

"A trusted brand" is based on a survey of 6,651 respondents conducted by Medallia between 3/18/20 and 5/13/20.

Clients should carefully consider a fund's investment objectives, risks, charges, and expenses before investing. To request a prospectus or summary prospectus with this and other important information, call us at 800-845-7175, or visit us at jhinvestments.com.

John Hancock Investment Management

MF2031328

IORPAGRCFLY 2/22