

Closed-end fixed-income fund Investor fact sheet

John Hancock Income Securities Trust

CE: JHS

Summary

Objective
High level of current income consistent with prudent risk

Use for
Diversifying income holdings

Morningstar category
Intermediate Core-Plus Bond

Strategy

High-quality income
Focusing on opportunities in investment-grade corporate and government-backed securities

Broadly diversified
Providing exposure to companies from across a variety of sectors and industries

Research driven
Employing a value-oriented philosophy that combines top-down and bottom-up analysis to identify opportunities while managing risk

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

- Jeffrey N. Given, CFA**
On the fund since 2002.
Investing since 1993
- Howard C. Greene, CFA**
On the fund since 2002.
Investing since 1979
- Connor Minnaar, CFA**
On the fund since 2022.
Investing since 2002

Average annual total returns^{1,2}

	Qtd	Ytd	1 yr	3 yr	5 yr	10 yr	Since inception	Inception date	%
Net Asset Value	2.69	2.69	5.77	-0.19	1.86	2.67	5.60	12/31/87	
Market Price	2.42	2.42	6.57	-1.66	1.05	3.02	5.42	12/31/87	
Bloomberg Government/Credit Index	2.70	2.70	4.66	0.45	-0.34	1.58	5.45	—	
Intermediate core-plus bond category	3.36	3.36	9.35	2.88	4.68	4.40	—	—	

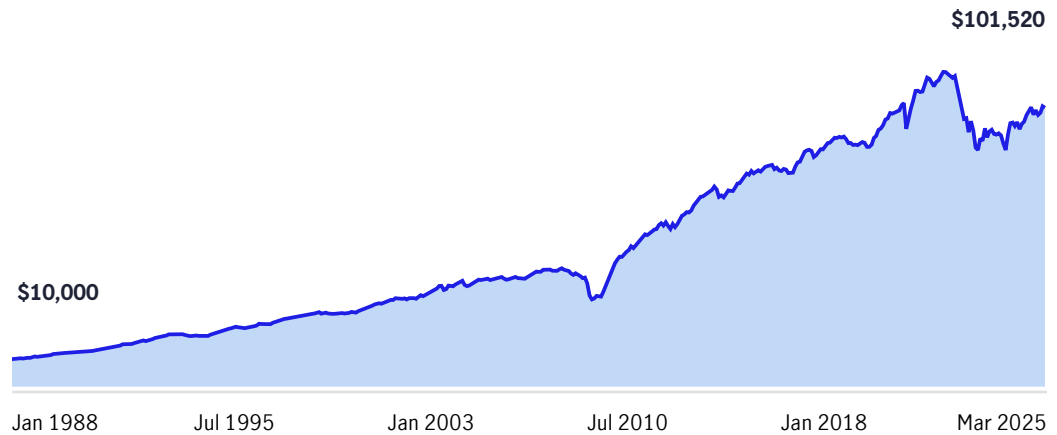
Expense ratios³

	Gross	Net (what you pay)	Contractual through
JHS	5.07%	5.06%	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

1/1/88 – 3/31/25

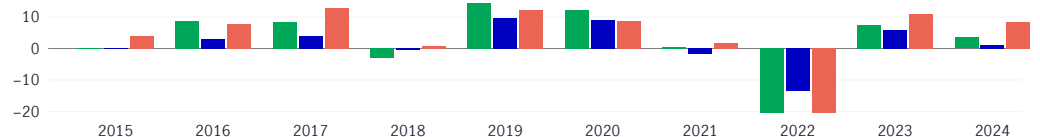


This chart illustrates the growth of a hypothetical \$10,000 investment based on net asset value beginning on the date noted with all distributions reinvested. Performance data shown excludes fees and expenses. The performance data would be lower if such fees and expenses were included. Past performance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

1 The fund was incepted on 2/14/73. Performance data prior to 12/31/87 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

%

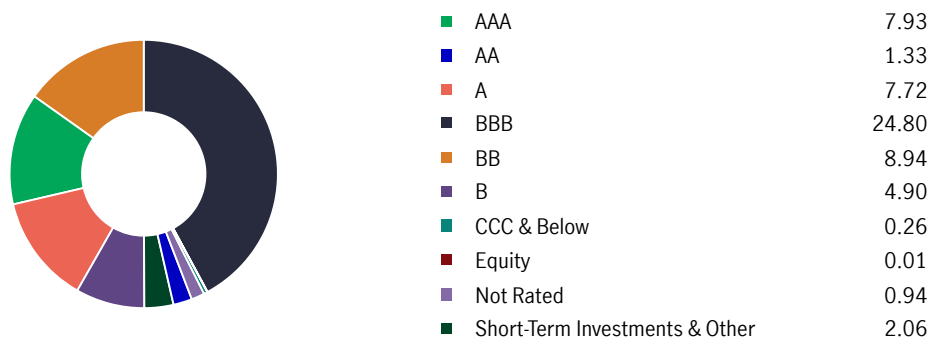


	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
At NAV	-0.19	8.66	8.32	-2.91	14.37	12.22	0.54	-20.52	7.47	3.50
At market price	0.02	10.71	11.90	-9.60	21.95	12.22	4.62	-27.26	6.07	7.98
Bloomberg Government/Credit Index	0.15	3.05	4.00	-0.42	9.71	8.92	-1.75	-13.58	5.72	1.18
Intermediate core-plus bond category	3.89	7.82	12.97	0.93	12.37	8.87	1.70	-20.35	10.97	8.29

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

Quality composition

%



Asset mix

%



Distribution rate

Fund at NAV	4.65%
Fund at market price	4.96%

Distribution history

\$

PAYMENT DATE	DISTRIBUTION PER SHARE
2025-03-31	0.1318
2024-12-31	0.2017
2024-09-30	0.1132
2024-06-28	0.1159
2024-03-28	0.1095
2023-12-29	0.1277
2023-09-29	0.0868
2023-06-30	0.099
2023-03-31	0.0909
2022-12-30	0.1377

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. 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.

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Distribution details

Payment date	03/31/2025
Ordinary income	0.1318
Total	0.1318

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)	12.09
Market price (\$)	11.34
Premium/discount ¹⁰ (%)	-6.20%
Total net assets ¹¹	\$140.78 m
Total managed assets (\$M)	\$232.08 m
52-week market price range, high (\$)	\$11.80
52-week market price range, low (\$)	\$10.72
% of total fund assets (leverage)	39.34%
Number of holdings	765

10 largest issuers⁹

	%
1. Federal Home Loan Mortgage Corp.	30.61
2. Federal National Mortgage Association	28.57
3. United States of America	8.61
4. Wells Fargo & Company	1.87
5. Government National Mortgage Association	1.59
6. JPMorgan Chase & Company	1.56
7. Ford Motor Credit Company LLC	1.55
8. Bank of America Corp.	1.41
9. Verus Securitization Trust	1.41
10. Occidental Petroleum Corp.	1.32

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.



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