

A premier asset manager employing a unique multimanager approach

A Manulife company

Manulife John Hancock Investments is part of Manulife Wealth & Asset Management, the global wealth and asset management arm of Manulife. We draw on more than a century of financial stewardship and the full resources of our parent company to serve individuals, institutions, and retirement plan members worldwide.



\$875B¹
in AUMA

35+ years

of employing a unique **multimanager** approach

6.0M+

shareholder accounts

20

investment options available in our **529 education savings plan**

62

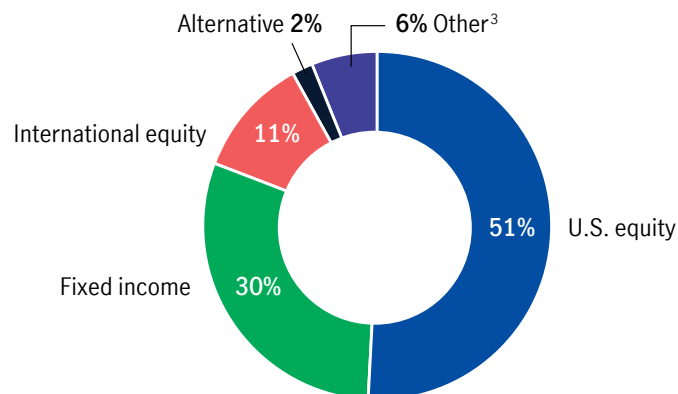
proven portfolio teams

21

elite asset managers

Investment capabilities across asset classes

Assets under management by category²



Offering a wide range of investment solutions⁴

Mutual funds	SMA's	ETFs	Model portfolios
Private assets	529s	CITs	

All data is as of 12/31/24 unless otherwise noted.

¹ Global wealth and asset management assets under management and administration (AUMA) as of 12/31/24, the most recent data, which includes \$157.7 billion of assets managed on behalf of other segments and \$154.8 billion of assets under administration. ² Numbers may not equal 100% due to rounding. ³ Includes money market funds, hybrid funds, and fund-of-fund allocations to unaffiliated products. ⁴ Not all funds are available to all investors. Funds domiciled outside the United States are not available to U.S. persons.

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.



Axiom Investors—A global equity manager employing a single philosophy that targets growing companies whose potential isn't recognized by the markets



Bain Capital Credit—A leading global credit specialist, combining industry-specific micro and macro trend research with rigorous, bottom-up security analysis



Boston Partners—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



Dimensional Fund Advisors—A pioneer in applying insight from academic research to a systematic investment process that pursues higher expected returns through advanced portfolio design and implementation



Epoch Investment Partners—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



Graham Capital Management—Alternative investment manager emphasizing directional trading strategies with a variety of return and volatility objectives across liquid global markets



GW&K Investment Management—Boutique manager using both fundamental research and quantitative screening to identify high-quality small companies with sustainable, above-average earnings growth in niche markets



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



Manulife | CQS Investment Management—A credit specialist delivering fundamental, research-driven investment across liquid and semi-liquid credit strategies with a robust operational and risk management infrastructure



Marathon Asset Management—Established global credit manager that invests across private and public credit markets through multiple credit cycles



Nordea Asset Management—Active asset manager pursuing alpha for clients through a multi-boutique approach, combining internal strengths with exclusive external competencies



Pictet Asset Management—A pioneer in thematic equity investing with a strategic focus on global and international markets



Pzena Investment Management—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



Sustainable Growth Advisers—Boutique investment manager focused on high-conviction growth stock investing in U.S. and global large-cap equities



Trillium Asset Management—An employee-owned investment management firm with more than 40 years of experience integrating environmental, social, and governance (ESG) factors and shareholder advocacy into its investment process



T. Rowe Price—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

















Wellington Management—Long-established global asset manager investing across the equity, fixed-income, currency, and commodity markets, including multistrategy, specialty, and alternative investment approaches

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 classes¹ as of 3/31/25

U.S. equity	Managed by	Category	Overall Morningstar Rating
Disciplined Value Mid Cap Fund (JVMIX) Rated 4 stars for 3 years out of 389 funds, 3 stars for 5 years out of 366 funds, and 4 stars for 10 years out of 282 funds	Boston Partners	Mid-cap value	 Out of 389 mid-cap value funds
U.S. Growth Fund (JSGIX) Rated 5 stars for 3 years out of 1,027 funds, 4 stars for 5 years out of 949 funds, and 4 stars for 10 years out of 745 funds	Wellington Management	Large growth	 Out of 1,027 large growth funds
International equity			
Global Equity Fund (JGEFX) Rated 3 stars for 3 years out of 149 funds, 3 stars for 5 years out of 136 funds, and 4 stars for 10 years out of 111 funds	Manulife Investment Management	Global large stock value	 Out of 149 global large stock value funds
International Dynamic Growth Fund (JIJIX) Rated 5 stars for 3 years out of 369 funds and 5 stars for 5 years out of 335 funds	Axiom Investors	Foreign large growth	 Out of 369 foreign large growth funds
International Growth Fund (GOGIX) Rated 4 stars for 3 years out of 369 funds, 3 stars for 5 years out of 335 funds, and 4 stars for 10 years out of 213 funds	Wellington Management	Foreign large growth	 Out of 369 foreign large growth funds
Fixed income			
Bond Fund (JHBIX) Rated 3 stars for 3 years out of 530 funds, 3 stars for 5 years out of 478 funds, and 4 stars for 10 years out of 346 funds	Manulife Investment Management	Intermediate core-plus bond	 Out of 530 intermediate core-plus bond funds
California Municipal Bond Fund (JCAFX) Rated 5 stars for 3 years out of 100 funds, 5 stars for 5 years out of 97 funds, and 4 stars for 10 years out of 77 funds	Manulife Investment Management	Muni California long	 Out of 100 muni California long funds
High Yield Municipal Bond Fund (JHYMX) Rated 4 stars for 3 years out of 180 funds, 4 stars for 5 years out of 174 funds, and 4 stars for 10 years out of 118 funds	Manulife Investment Management	High yield muni	 Out of 180 high yield muni funds
Investment Grade Bond Fund (TIUSX) Rated 3 stars for 3 years out of 422 funds, 4 stars for 5 years out of 380 funds, and 4 stars for 10 years out of 276 funds	Manulife Investment Management	Intermediate core bond	 Out of 422 intermediate core bond funds
Municipal Opportunities Fund (JTBDX) Rated 3 stars for 3 years out of 260 funds, 4 stars for 5 years out of 241 funds, and 5 stars for 10 years out of 174 funds	Manulife Investment Management	Muni national intermediate	 Out of 260 muni national intermediate funds
Opportunistic Fixed Income Fund (JABTX) Rated 3 stars for 4 years out of 158 funds, 4 stars for 5 years out of 151 funds, and 4 stars for 10 years out of 123 funds	Wellington Management	Global bond	 Out of 158 global bond funds
Short Duration Bond Fund (JSNIX) Rated 4 stars for 3 years out of 529 funds and 4 stars for 5 years out of 485 funds	Manulife Investment Management	Short-term bond	 Out of 529 short-term bond funds
Alternative			
Alternative Asset Allocation Fund (JAAIX) Rated 3 stars for 3 years out of 110 funds, 3 stars for 5 years out of 101 funds, and 4 stars for 10 years out of 59 funds	Manulife Investment Management	Multistrategy	 Out of 110 multistrategy funds
Infrastructure Fund (JEEIX) Rated 5 stars for 3 years out of 82 funds, 3 stars for 5 years out of 75 funds, and 5 stars for 10 years out of 47 funds	Wellington Management	Infrastructure	 Out of 82 infrastructure funds

continued

Results for investors

Asset allocation/target date

Balanced Fund (SVBIX) Rated 4 stars for 3 years out of 682 funds, 4 stars for 5 years out of 628 funds, and 4 stars for 10 years out of 490 funds	Manulife Investment Management	Moderate allocation	★★★★★ Out of 682 moderate allocation funds
Multi-Asset High Income Fund (JIAIX) Rated 5 stars for 3 years out of 426 funds, 4 stars for 5 years out of 390 funds, and 3 stars for 10 years out of 289 funds	Manulife Investment Management	Moderately conservative allocation	★★★★★ Out of 426 moderately conservative allocation funds
Multimanager Lifestyle Moderate Portfolio (JTMIX) Rated 3 stars for 3 years out of 426 funds, 4 stars for 5 years out of 390 funds, and 4 stars for 10 years out of 289 funds	Manulife Investment Management	Moderately conservative allocation	★★★★★ Out of 426 moderately conservative allocation funds

ETF

John Hancock Mortgage-Backed Securities ETF (JHMB) Rated 5 stars for 3 years out of 530 funds	Manulife Investment Management	Intermediate core-plus bond	★★★★★ Out of 530 intermediate core-plus bond funds
John Hancock Multifactor Developed International ETF (JHMD) Rated 4 stars for 3 years out of 651 funds and 4 stars for 5 years out of 615 funds	Dimensional Fund Advisors	Foreign large blend	★★★★★ Out of 651 foreign large blend funds

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.²

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 1/31/25. 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.

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