





Discover our different approach

"We're only successful if our clients are successful. And we achieve that by providing robust asset management solutions that drive investment value for our shareholders year in and year out."



Kristie Feinberg, CFA Head of U.S. and Europe, President and Chief Executive Officer, Manulife John Hancock Investments

Part of a *global* financial organization

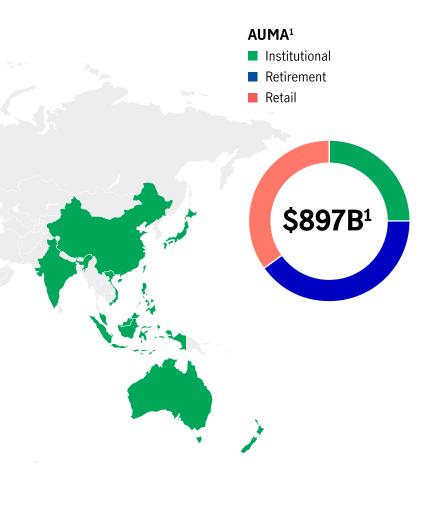
As part of Manulife Investment Management, we draw on more than a century of financial stewardship and the full resources of our parent company to serve individuals, institutions, and retirement plan members worldwide. Our capabilities in public and private markets are strengthened by an investment footprint that spans five continents.

Manulife Investment Management



1 MFC statistical package, assets under management and administration (AUMA), as of 9/30/24, the most recent data available. **2** Manulife Investment Management, as of 12/31/24.

We're committed to investing responsibly across our businesses, and we believe in supporting financial well-being through our workplace retirement plans.



At a glance

Manulife's global wealth and asset management business²

600+ investment professionals

5 continents

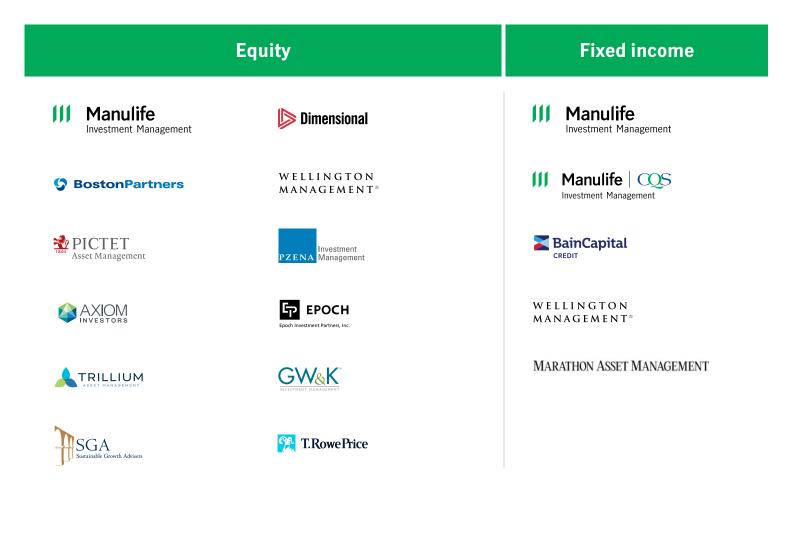
120+ years operating in North America and Asia

20M customers globally



Complementing in-house capabilities with *specialized* expertise

While our in-house asset management teams offer a range of capabilities, leveraging those talents is just the beginning of the story. We scour the world for specialized expertise at unaffiliated managers whose skill sets we can tap to complement our own. The result is that we're able to offer investors a variety of options in each category, a unique approach that we believe truly serves the best interests of our investors.

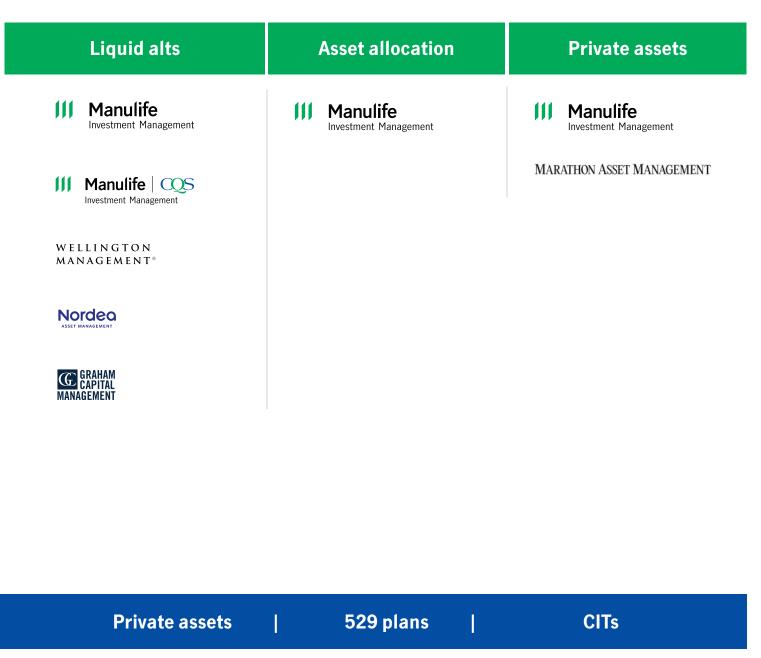




Representative sampling of subadvisors. All logos are the property of their respective owners. Manulife Investment Management is an affiliated asset manager. Not all strategies incorporate environmental, social, and governance (ESG) factors to the same degree.

$M \longrightarrow RNINGSTAR^{\circ}$ Results for investors

26 funds rated 4 or 5 stars by Morningstar in at least one share class¹
72% of funds outperformed their Morningstar category over the past 10 years²



1 Includes mutual fund and ETF rankings/ratings only. Out of 88 funds rated by Morningstar, 26 had 4 or 5 stars in at least one share class. Ratings are counted at the highest-rated share class. All funds may experience periods of negative performance. For complete Morningstar disclosure, please see page 8. 2 49 out of 68 funds outperformed their Morningstar category averages for the 10-year period ended 12/31/24.

John Hancock Investment Management *family* of funds

Whether incorporated in our asset allocation portfolios or as stand-alone funds, our diverse lineup of strategies is designed to maximize diversification benefits with a range of specialized expertise.

Blue Chip GrowthT. Rowe PriceJEGXJCVXX		Managed by	А	С	1	R6
Blue Chip GrowthT. Rowe PriceJEGCXJCVXXJCVXJCVXXJCVXClassic ValueP2enaP2FVXJCVXXJCVXXJCVXXJCVX <td>U.S. equity</td> <td></td> <td></td> <td></td> <td></td> <td></td>	U.S. equity					
Disciplined ValueBoston PartnersJVLXJUXJUX <thjux< th="">JUX</thjux<>	Blue Chip Growth	T. Rowe Price	JBGAX	JBGCX		
Disciplined Value Mid Cap Boston Partners JVMAX JVMCX JVMIX JVMCX Land Capit Income T. Rowe Price JHER JHER X Equity Income T. Rowe Price JHER JER S Fundamental All Cap Core Manufile Investment Management JFCAX JFCCX JFCK JFKK JFDKW Ind Cap Growth Wellington JACJX JFCX JFCK JFKK JFCKS JFKK New Opportunities GWAK JACSX JACLX JACBX JACEX New Opportunities GWAK JACSX JACLX JACBX JACEX Small Cap Dynamic Growth Annufile Investment Management FKBAX FKBCX JKBKF JRGKKS Small Cap Core Manufile Investment Management JCCAX JCCX JCCK JCCK JCCK JCCK JCCK JCCK JCC	Classic Value	Pzena	PZFVX	JCVCX	JCVIX	JCVWX
Equity IncomeI. Rove PriceI.HEXJ.HERXFinancial IndustriesManulife Investment ManagementFIDXFIDXJFIFXJFDRXFundamental Large Cap CoreManulife Investment ManagementJFCAXJFCXJFLXJLVIXFundamental Large Cap CoreManulife Investment ManagementJFCAXJACIX	Disciplined Value	Boston Partners	JVLAX	JVLCX	JVLIX	JDVWX
Equity IncomeI. Rove PriceI.HEXJ.HERXFinancial IndustriesManulife Investment ManagementFIDXFIDXJFIFXJFDRXFundamental Large Cap CoreManulife Investment ManagementJFCAXJFCXJFLXJLVIXFundamental Large Cap CoreManulife Investment ManagementJFCAXJACIX	Disciplined Value Mid Cap	Boston Partners	JVMAX	JVMCX	JVMIX	JVMRX
Fundamental All Cap CoreManulife Investment ManagementJFCAXJFCXJFCIXJFAIXFundamental Large Cap CoreManulife Investment ManagementTAGRXJHLXJLUXJLUXJLUXMid Cap GrowthWellingtonJACLXJACEXJACEXJACEXNew OpportunitiesGW&KJASOXJHSOXJHSOXJWSOXRegional BankManulife Investment ManagementJFCAXJSIXJSIXJSIXJSIXSmall Cap OraManulife Investment ManagementJCCAXJSCXJSCXJSCXJSCXSmall Cap UaeWellingtonJSCAXJSCXJSCXJSCXJSCXJSCXSmall Cap UaeWellingtonJSCAXJSCXJSCXJSCXJSCXJSCXJSCXU.S. Global Leaders GrowthSGAUSGLXUSLXUSLXUSLXUSLXJSVX <td>Equity Income</td> <td>T. Rowe Price</td> <td>JHEIX</td> <td>JHERX</td> <td></td> <td></td>	Equity Income	T. Rowe Price	JHEIX	JHERX		
Fundamental Large Cap CoreManulife Investment ManagementTAGRXJHLVXJLVIXJLCWXMid Cap GrowthWellingtonJACIXJ	Financial Industries	Manulife Investment Management	FIDAX	FIDCX	JFIFX	JFDRX
Mid Cap Growth JACJX JACJX JACLX JACEX JACEX New Opportunities GW&K JASOX JBSOX JHSOX JMSOX New Opportunities GW&K JASOX JBSOX JHSOX JMSOX Small Cap Core Manulife Investment Management JCCAX JCCIX JORSX Small Cap Ore Manulife Investment Management JCCAX JCCIX JSIX Small Cap Value Wellington JSCAX JSCAX JSGIX JSGIX U.S. Growth SGA USCA USCX USLIX UGLX USLIX UGLX Disciplined Value Emerging Markets Equity Boston Partners JEVAX JEVX JEVIX JUVIX JUVIX Disciplined Value International Boston Partners JDIX JDIX JDIX JDIX Emerging Markets Equity Manulife Investment Management JFGAX JFGIX JACIX Global Environmental Opportunities Pictet JAKX JAKX JAKX JAKX Global Environmental Opportunities Pictet JAKX JAKX JAKX JAKX Global Environmental Opportunities Pictet JAKX JAKX JAKX JAKX Global Environmental Opportunities	Fundamental All Cap Core	Manulife Investment Management	JFCAX	JFCCX	JFCIX	JFAIX
New OpportunitiesGW&KJASOXJBSOXJHSOXJMSOXRegional BankManulife Investment ManagementFRBAXFRBCXJRCKXJASOXSmall Cap CoreManulife Investment ManagementJCCKJCCKXJCCKIXJSLIXJSCIXJS	Fundamental Large Cap Core	Manulife Investment Management	TAGRX	JHLVX	JLVIX	JLCWX
Regional BankManulife Investment ManagementFRBAXFRBCXJRGFXJRGFXSmall Cap CoreManulife Investment ManagementJCCAXJCCIXJORSXSmall Cap CoreManulife Investment ManagementJCCAXJSLXXJSLXXJSLXXJSLXXSmall Cap ValueWellingtonJSCAXJSCAXJSCBXJSCBXJSCBXU.S. Global Leaders GrowthSGAWellingtonJSGAXJSGCXJSGIXJSGTXInternational equityInternational equityInternational equityJEVAXJEVIXJEVIXJEVIXJUIXDisciplined Value InternationalBoston PartnersJDIBXJDICXJDIXX<	Mid Cap Growth	Wellington	JACJX	JACLX	JACBX	JACEX
Small Cap CoreManulife Investment ManagementJCCAXJCCIXJORSXSmall Cap Dynamic GrowthAxiomJSJAXJSJAXJSJXXJSJXXJSJXXJSJXXSmall Cap Dynamic GrowthSGAUSGAXJSGCXUSLXUUSLXJUSLX<	New Opportunities	GW&K	JASOX	JBSOX	JHSOX	JWSOX
Small Cap Dynamic GrowthAxiomJSJAXJSJXXJSJIX <td>Regional Bank</td> <td>Manulife Investment Management</td> <td>FRBAX</td> <td>FRBCX</td> <td>JRBFX</td> <td>JRGRX</td>	Regional Bank	Manulife Investment Management	FRBAX	FRBCX	JRBFX	JRGRX
Small Cap ValueWellingtonJSCAXJSCBXJSCBXJSCCXU.S. Global Leaders GrowthSGAUSG IXUSLXUSLXUGLSXU.S. GrowthWellingtonJSGAXJSGCXJSGIXJSGIXInternational equityDisciplined Value Emerging Markets EquityBoston PartnersJDIBXJDICXJDVIXJDVIXDisciplined Value InternationalBoston PartnersJDIBXJDICXJDVIXJDVIXJDUXEmerging Markets EquityManulife Investment ManagementJFGAXJABZXJABXXJABXXGlobal Environmental Global Franchise¹Manulife Investment ManagementJFGAXJABXXJABXXJACXXGlobal Environmental OpportunitiesPictetJABZXJABXXJABXXJAGXXJGYXXJGYXXJGYXXJGYXXGlobal Franchider YieldEpochJTKAXJTKCXJTKIXJTKIXJTKIXJTKIXJTKIXJTKIXGlobal Thematic Opportunities¹PictetJTKAXJTKCXJTKIXJTKIXJTKIXJTKIXJTKIXInternational Onyamic GrowthAxiomJJJAXJJUZXJJUZXJJURXJURXInternational GrowthManulife Investment ManagementJTAAXJTKCXJTKIXJTKIXFixed IncomeJerna Manulife Investment ManagementJHCXJTKIXJTKIXJTKIXFordin Municipal BondManulife Investment ManagementJHGXJGIXJGIXXJGIXXFloating Rate IncomeBainJFIAXJFIXJFIX<	Small Cap Core	Manulife Investment Management	JCCAX		JCCIX	JORSX
U.S. Global Leaders GrowthSGAUSGLXUSLCXUSLCXUGLXU.S. GrowthWellingtonJSGAXJSGCXJSGIXJSGIXInternational equityDisciplined Value InternationalBoston PartnersJEVAXJEVIXJEVIXJEVIXJDIXDisciplined Value InternationalBoston PartnersJDIBXJDICXJDVIXJDVIXJDVIXIndramental Global Franchise ¹ Manulife Investment ManagementJFGAXJEWAXJEWAXJEWAXGlobal Environmental OpportunitiesPictetJABZXJABYXJADIXJJGIXJGPIXGlobal Franchise ¹ Manulife Investment ManagementJHGEXJGCXJGFIXJGEMXGlobal Franchise ¹ Manulife Investment ManagementJHGEXJGCXJGFIXJGEMXGlobal Shareholder YieldEpochJGYAXJGVXJGGIXJJGIXJJIXXInternational Coportunities ¹ PictetJTKAXJTKXJTKXJTKXJTKXInternational CrowthAxiomJJLAXJJLXJJLXJJLXJJLXJJLXInternational GrowthManulife Investment ManagementJHSXJHESXJHESXCalifornia Municipal BondManulife Investment ManagementJFIAXJFIGXJFIXJFIXFloating Markets DebtManulife Investment ManagementJHGXJHIXJHEXJFIXFloating Market DebtManulife Investment ManagementJHGXJFIXJFIXJFIXInoring Market DebtManulife Investment Management </td <td>Small Cap Dynamic Growth</td> <td>Axiom</td> <td>JSJAX</td> <td>JSJCX</td> <td>JSJIX</td> <td>JSJFX</td>	Small Cap Dynamic Growth	Axiom	JSJAX	JSJCX	JSJIX	JSJFX
U.S. GrowthWellingtonJSGAXJSGAXJSGXJSGIXJSGIXJSGIXInternational equityDisciplined Value Emerging Markets EquityBoston PartnersJDIXJEVCXJEVIXJEVIXDisciplined Value InternationalBoston PartnersJDIXJDIXJDIXJDIXEmerging Markets EquityManulife Investment ManagementJEMQXJEMZXJEMIXJEMQXFundamental Global Franchise ¹ Manulife Investment ManagementJGAXJABIXJABIXJABIXGlobal Environmental OpportunitiesPictetJABZXJGFXJGEXJGEXJGEXGlobal Shareholder YieldEpochJTKAXJTKXJTKIXJTKIXJTKIXJTKIXGlobal Shareholder YieldEpochJJGXJJJXJJJIXJJJIXJJJIXInternational GrowthWellingtonGOIGXGORXGOGIXJGGIXInternational GrowthWellingtonGOIGXGORXJCAXJCFXFked IncomeJTRXJTIXXJTKXJTKIXJTKIXEmerging Markets DebtManulife Investment ManagementJTAXJHCXJGIXFloating Rate IncomeBainJHGXTGCXJGIXJGIXGovernment Income ² Manulife Investment ManagementJHKXJTKXJTKXJTRXJTIXXJTIXXJTIXXJTIXXJTIXXJTIXXJTRXJTIXXJTIXXJTIXXJTIXXJTIXXJFWManulife Investment ManagementJHAXJHCX </td <td>Small Cap Value</td> <td>Wellington</td> <td>JSCAX</td> <td></td> <td>JSCBX</td> <td>JSCCX</td>	Small Cap Value	Wellington	JSCAX		JSCBX	JSCCX
International equity Boston Partners JEVAX JEVAX JEVX JEVIX JEVRX Disciplined Value International Boston Partners JDIBX JDICX JDIX JDIX Emerging Markets Equity Manulife Investment Management JEGAX JEMAX JEMAX <t< td=""><td>U.S. Global Leaders Growth</td><td>SGA</td><td>USGLX</td><td>USLCX</td><td>USLIX</td><td>UGLSX</td></t<>	U.S. Global Leaders Growth	SGA	USGLX	USLCX	USLIX	UGLSX
Disciplined Value Emerging Markets EquityBoston PartnersJEVAXJEVAXJEVAXJEVIXJEVRXDisciplined Value InternationalBoston PartnersJDIBXJDICXJDIXJDIUXEmerging Markets EquityManulife Investment ManagementJEGAJEMAXJEMAXJEMAXFundamental Global Franchise¹Manulife Investment ManagementJHGAXJABYXJABYXJABXXGlobal EquityManulife Investment ManagementJHGEXJGYAXJGYCXJGFXJGERXGlobal Shareholder YieldEpochJGYAXJGYXJGYXJGYXJJGXXJJIXXJ	U.S. Growth	Wellington	JSGAX	JSGCX	JSGIX	JSGTX
Disciplined Value InternationalBoston PartnersJDIBXJDICXJDVIXJDIUXEmerging Markets EquityManulife Investment ManagementJEMQXJEMZXJEMMXJEMGXFundamental Global Franchise¹Manulife Investment ManagementJFGAXJEMZXJABYXJABYXGlobal Environmental OpportunitiesPictetJABZXJABYXJAGEXJGEFXJGEMXGlobal Shareholder YieldEpochJGYAXJGYCXJGYIXJGESXGlobal Thematic Opportunities¹PictetJTKAXJTKXXJTKXXJTKXXInternational GrowthAxiomJJJAXJJJXXJJJXXJJJXXJJIXXInternational GrowthWellingtonGOIGXGOIGXGOIXGOIXJGGIXFixed incomeJengyDimensionalJHABXJHCBXJHBIXJHBSXCalifornia Municipal BondManulife Investment ManagementJHAXJTKXXJTKIXJFIXXGovernment Income²Manulife Investment ManagementJHAXJHCBXJABIXJJBIXGovernment Income²Manulife Investment ManagementJHGIXTCGIXJGIFXJFIXXHigh YieldManulife Investment ManagementJHGIXJHCXJTKIXJFIXXJiyi YieldManulife Investment ManagementJHGIXJTCXJSIXXJSIXXJiyi YieldManulife Investment ManagementJHGIXJTCXJSIXXJSIXXJiyi YieldManulife Investment ManagementJHFIXJTCXJTKXXJTKXXJi	International equity					
Emerging Markets EquityManulife Investment ManagementJEMQXJEMZXJEMXXJEMGXFundamental Global Franchise ¹ Manulife Investment ManagementJFGAXJFGIXJFGIXJFGFXGlobal Environmental OpportunitiesPictetJABZXJABYXJABYXJAGDXJGEFXGlobal Shareholder YieldEpochJGYAXJGYXJGYXJGYXJGFXJGFXGlobal Shareholder YieldEpochJGYAXJTKXXJTKXXJTKXXJTKIXJTKRXInternational Dynamic GrowthAxiomJJJAXJJUZXJJIXXJJIXXJJIXXInternational Small CompanyDimensionalJISAXJSDXJSCIXJHSHXFixed incomeBainJHNBXJHCBXJHKXJTKXXJTKXJTKXCalifornia Municipal BondManulife Investment ManagementJHAXJMCXJJKXJGFXJCFNXGovernment Income ² Manulife Investment ManagementJHAXJHCXJJHXJFIXXJFIXXHigh YieldManulife Investment ManagementJHAXJHCXJHIXJFIXXJfyi YieldManulife Investment ManagementJHGXJHXXJFIXXJFIXXJfyi YieldManulife Investment ManagementJHIXJTKXJTKXJFIXXJfyi YieldManulife Investment ManagementJHIXXJTKXJTKXXJTKXXJfyi YieldManulife Investment ManagementJHIXXJTXXJTKXXJfyi YieldManulife Investment ManagementJHIXXJTXXX <td>Disciplined Value Emerging Markets Equity</td> <td>Boston Partners</td> <td>JEVAX</td> <td>JEVCX</td> <td>JEVIX</td> <td>JEVRX</td>	Disciplined Value Emerging Markets Equity	Boston Partners	JEVAX	JEVCX	JEVIX	JEVRX
Fundamental Global Franchise!Manulife Investment ManagementJFGAXJFGIXJFGIXJFGIXJFGFXGlobal Environmental OpportunitiesPictetJABZXJABZXJABYXJABUXJACDXGlobal EquityManulife Investment ManagementJHGEXJGECXJGEFXJGENXGlobal EquityManulife Investment ManagementJGYAXJGYXJGYXJGYXJGFXGlobal Shareholder YieldEpochJGYAXJTKXJTKXXJTKXXJTKXXInternational Dynamic GrowthAxiomJJJAXJJJXXJJJIXJJJRXInternational Small CompanyDimensionalJSAXJSDXJSCIXJHSNYFixed incomeJFKed incomeJHNXXJTKXXJTKXXJTKXXJTKXXEnerging Markets DebtManulife Investment ManagementJAGXXJGXXJGIXJGIFXJFRXGlobar Rate IncomeBainJFIAXJFIGXJFIIXJFIRXJFIRXGlobar Rate IncomeBainJFIAXJFIGXJFIIXJFIRXHigh YieldManulife Investment ManagementJHGIXTCGIXJGIFXJTSRXHigh YieldManulife Investment ManagementJHIXJTCXXJYHXJFIXXJich YieldManulife Investment ManagementJHIXJTIXXJJIXXJJIXXJich YieldManulife Investment ManagementJHIXXJTXXJTSXXJich YieldManulife Investment ManagementJHIXXJTXXJTXXJich YieldManulife Investment Manag	Disciplined Value International	Boston Partners	JDIBX	JDICX	JDVIX	JDIUX
Global Environmental OpportunitiesPictetJABZXJABYXJABVXJABVXJABVXJACDXGlobal EquityManulife Investment ManagementJHGEXJGECXJGEFXJGEMXGlobal Shareholder YieldEpochJGYAXJGYCXJGYIXJGRSXGlobal Thematic Opportunities1PictetJTKAXJTKCXJTKIXJTKRXInternational Dynamic GrowthAxiomJIJAXJIJIXJJIXXJJIXXJJIXXInternational Small CompanyDimensionalGOIGXGONCXGGIXGOGXJSDXJSCIXJHSMYFixed incomeJJMRXJMCXJMKXJMKXJMKXJHBIXJHBSXCalifornia Municipal BondManulife Investment ManagementJMKAXJMKCXJMKIXJEMIXFloating Rate IncomeBainJFIAXJFIGXJFIIXJFIRXGovernment Income²Manulife Investment ManagementJHGIXJGIFXJJFIXHigh YieldManulife Investment ManagementJHGIXJGIFXJFIIXJFIRXHigh Yield Municipal BondManulife Investment ManagementJHGIXJGIFXJJFIXJFIXJFIAXJFIGXJGIFXJTRXJTRXJTRXJTRXHigh Yield Municipal BondManulife Investment ManagementJHHBXJHYXJTRXJigh Yield Municipal BondManulife Investment ManagementJHKXJTCXJTIXJFIXXJFIXXJTRXJTRXJTRXJTRXJigh Yield Municipal BondManulife	Emerging Markets Equity	Manulife Investment Management	JEMQX	JEMZX	JEMMX	JEMGX
Global EquityManulife Investment ManagementJHGEXJGECXJGEFXJGEMXGlobal Shareholder YieldEpochJGYAXJGYCXJGYIXJGRSXGlobal Thematic Opportunities¹PictetJTKAXJTKCXJTKIXJTKRXInternational Dynamic GrowthAxiomJJJAXJJJXXJJIXXJJIXXJJIXIXInternational GrowthWellingtonGOIGXGONCXGOIXGOIXJIGIXInternational Small CompanyDimensionalJISAXJJSXJJSXJJSXJJSXJJSXFixed incomeBondManulife Investment ManagementJHNBXJHCBXJHBIXJHBSXCalifornia Municipal BondManulife Investment ManagementJHAXJMKCXJMKIXJERXFloating Rate IncomeBainJFIAXJFIGXJFIIXJFIRXGovernment Income²Manulife Investment ManagementJHHBXJHYCXJYHIXJFIRXHigh YieldManulife Investment ManagementJHHBXJHYCXJYHIXJFHXXIncomeManulife Investment ManagementJHFIXJSTCXJSTIXJSNWIncomeManulife Investment ManagementJHFIXJSTCXJSTIXJSNWIncomeManulife Investment ManagementJHFIXJSTCXJSTIXJSNWIncomeManulife Investment ManagementJHFIXJSTCXJSTIXJSNWIncomeManulife Investment ManagementJHKXJMCXXJTMEXMoney MarketManulife	Fundamental Global Franchise ¹	Manulife Investment Management	JFGAX		JFGIX	JFGFX
Global Shareholder YieldEpochJGYAXJGYAXJGYAXJGYIXJGRSXGlobal Thematic Opportunities¹PictetJTKAXJTKAXJTKAXJTKAXJTKIXJTKRXInternational Dynamic GrowthAxiomJJJAXJJJAXJJJAXJJJXJJJIXJJJRXInternational GrowthWellingtonGOIGXGOIGXGOGIXJGGIXJHSMYFixed incomeBondManulife Investment ManagementJHNBXJHCBXJHBIXJHBIXCalifornia Municipal BondManulife Investment ManagementJKAXJKKXJKKIXJCRSXFloating Rate IncomeBainJFIAXJFIAXJFIXJFIXJFIXGovernment Income²Manulife Investment ManagementJHGIXTCGIXJGFXJTSRXHigh YieldManulife Investment ManagementJHGIXJTIXJFIXXJFIXXJFIXXHigh YieldManulife Investment ManagementJHIXJHCXJYHIXJFIXXHigh YieldManulife Investment ManagementJHFXJCTFXJHYMXJCTRXIncomeManulife Investment ManagementJHIXJTCXXJSIXXJSIXXJSIXXInvestment Grade BondManulife Investment ManagementJHIXJMCXXTCUSXTUSXJSIXXMoney MarketManulife Investment ManagementJHIXXJMCXXJTKXJSIXXJSIXXJSIXXMoney MarketManulife Investment ManagementJHMXXJMCXXTCUSXTUSXJSIXX <td>Global Environmental Opportunities</td> <td>Pictet</td> <td>JABZX</td> <td>JABYX</td> <td>JABVX</td> <td>JACDX</td>	Global Environmental Opportunities	Pictet	JABZX	JABYX	JABVX	JACDX
Global Thematic Opportunities1PictetJTKAXJTKAXJTKCXJTKIXJTKRXInternational Dynamic GrowthAxiomJIJAXJIJAXJIJIXJIJIXJIJRXInternational GrowthWellingtonGOIGXGONCXGOGIXJIGIXJIGTXInternational Small CompanyDimensionalJISAXJISDXJSCIXJHSMYFixed incomeBondManulife Investment ManagementJHNBXJHCBXJHBIXJHBSXCalifornia Municipal BondManulife Investment ManagementTACAXTCCAXJCAFXJCSRXEmerging Markets DebtManulife Investment ManagementJHKXJHKXJHKIXJHIXJHIXGovernment Income2Manulife Investment ManagementJHIXJHIXJIFIXJFIRXJFIRXHigh YieldManulife Investment ManagementJHIXJHIXJJFIX<	Global Equity	Manulife Investment Management	JHGEX	JGECX	JGEFX	JGEMX
International Dynamic GrowthAxiomJIJAXJIJCXJIJIXJIJIXJIJRXInternational GrowthWellingtonGOIGXGONCXGOGIXJIGTXInternational Small CompanyDimensionalJISAXJISDXJSCIXJHSMSFixed incomeBondManulife Investment ManagementJHNBXJHCBXJHBIXJHBSXCalifornia Municipal BondManulife Investment ManagementJMKAXJMKCXJGKXJCSRXEmerging Markets DebtManulife Investment ManagementJMKAXJMKCXJMKIXJEMIXFloating Rate IncomeBainJFIAXJFIGXJFIIXJFIRXGovernment Income2Manulife Investment ManagementJHHBXJHYCXJYHIXJFRXHigh YieldManulife Investment ManagementJHFIXJCTFXJSTXJSTXJSTXIncomeManulife Investment ManagementJHFIXJCTFXJSTXJSTXJSTXIncomeManulife Investment ManagementJHFIXJCTFXJSTXJSTXJSTXIncomeManulife Investment ManagementJHFIXJSTXJSTXJSTXJSTXInvestment Grade BondManulife Investment ManagementJHFIXJCTSXJTUSXJIGSXMoney MarketManulife Investment ManagementJHMXXJMCXXJMCXXMunicipal OpportunitiesManulife Investment ManagementJABWXJABOXJABTXJABUXOpportunitiesManulife Investment ManagementJABWXJABOXJABTX<	Global Shareholder Yield	Epoch	JGYAX	JGYCX	JGYIX	JGRSX
International GrowthWellingtonGOIGXGONCXGOGIXJIGTXInternational Small CompanyDimensionalJISAXJISAXJISDXJSCIXJHSMYFixed incomeBondManulife Investment ManagementJHNBXJHCBXJHBIXJHBSXCalifornia Municipal BondManulife Investment ManagementTACAXTCCAXJCAFXJCSRXEmerging Markets DebtManulife Investment ManagementJMKAXJMKCXJMKIXJEMIXFloating Rate IncomeBainJFIAXJFIGXJFIXJFIRXGovernment Income ² Manulife Investment ManagementJHGIXTCGIXJGIFXJTSRXHigh YieldManulife Investment ManagementJHHBXJHYCXJYHIXJFHXIncomeManulife Investment ManagementJHFIXJCTFXJHYMXJCTFXIncomeManulife Investment ManagementJHFIXJSTCXJSTIXJSNWInvestment Grade BondManulife Investment ManagementJHIXJMCXXJUEXMoney MarketManulife Investment ManagementJHMXXJMCXXJUEXMoney MarketManulife Investment ManagementJHMXXJMCXXJABDXMoney MarketManulife Investment ManagementJAMXXJMCXXJABDXMoney MarketManulife Investment ManagementJAMXXJMCXXJABDXMoney MarketManulife Investment ManagementJAMXXJMCXXJABDXMoney MarketManulife Investment ManagementJAMXXJABDX </td <td>Global Thematic Opportunities¹</td> <td>Pictet</td> <td>JTKAX</td> <td>JTKCX</td> <td>JTKIX</td> <td>JTKRX</td>	Global Thematic Opportunities ¹	Pictet	JTKAX	JTKCX	JTKIX	JTKRX
International Small CompanyDimensionalJISAXJISDXJSCIXJHSMYFixed incomeBondManulife Investment ManagementJHNBXJHCBXJHBJXJHBSXCalifornia Municipal BondManulife Investment ManagementTACAXTCCAXJCAFXJCSRXEmerging Markets DebtManulife Investment ManagementJMKAXJMKCXJMKIXJEMIXFloating Rate IncomeBainJFIAXJFIGXJFIGXJFIIXJFIRXGovernment Income ² Manulife Investment ManagementJHBXJHYCXJYFIXJTSRXHigh YieldManulife Investment ManagementJHTXJCTFXJHYXJYFIXIncomeManulife Investment ManagementJHTXJCTFXJHYXJCTRXIncomeManulife Investment ManagementJHFIXJSTCXJSTIXJSNWInvestment Grade BondManulife Investment ManagementJHFIXJSTCXJSTIXJSNWInvestment Grade BondManulife Investment ManagementJHMXXJMCXXUNXXJIEDXJIEXXMoney MarketManulife Investment ManagementJHMXXJMCXXUNXXJTBDXJTMRXOpportunitiesManulife Investment ManagementJABWXJABOXJABIXJABUXOpportunitiesManulife Investment ManagementJABWXJABOXJABIXJABUXShort Duration BondManulife Investment ManagementJSNAXJSNCXJSNIXJSNRXShort Duration Municipal OpportunitiesManulife Investment	International Dynamic Growth	Axiom	JIJAX	JIJCX	JIJIX	JIJRX
Fixed incomeBondManulife Investment ManagementJHNBXJHCBXJHBIXJHBSXCalifornia Municipal BondManulife Investment ManagementTACAXTCCAXJCAFXJCSRXEmerging Markets DebtManulife Investment ManagementJMKAXJMKCXJMKIXJEMIXFloating Rate IncomeBainJFIAXJFIGXJFIGXJFIRXGovernment Income ² Manulife Investment ManagementJHGIXTCGIXJGIFXJTSRXHigh YieldManulife Investment ManagementJHHBXJHYCXJYHIXJFIYXIncomeManulife Investment ManagementJHFIXJCTFXJHYMXJCTRXIncomeManulife Investment ManagementJHFIXJSTCXJSTIXJSNWXInvestment Grade BondManulife Investment ManagementJHMXXJMCXXIUSXJIGEXMoney MarketManulife Investment ManagementJHMXXJMCXXIUSXJIEDXJTMRXOpportunitiesManulife Investment ManagementJABWXJABOXJABTXJABUXOpportunitiesManulife Investment ManagementJABWXJABOXJABTXJABUXShort Duration BondManulife Investment ManagementJSNAXJSNCXJSNIXJSNRXShort Duration Municipal OpportunitiesManulife Investment ManagementJNSXJSNXJSNIXJSNRXShort Duration Municipal OpportunitiesManulife Investment ManagementJNSXJSNXJSNIXJSNRXShort Duration Municipal Opportunities <t< td=""><td>International Growth</td><td>Wellington</td><td>GOIGX</td><td>GONCX</td><td>GOGIX</td><td>JIGTX</td></t<>	International Growth	Wellington	GOIGX	GONCX	GOGIX	JIGTX
BondManulife Investment ManagementJHNBXJHCBXJHBIXJHBIXJHBIXCalifornia Municipal BondManulife Investment ManagementTACAXTCCAXJCAFXJCSRXEmerging Markets DebtManulife Investment ManagementJMKAXJMKCXJMKIXJEMIXFloating Rate IncomeBainJFIAXJFIAXJFIAXJFIAXJFIAXJFIXJFIXGovernment Income²Manulife Investment ManagementJHGIXTCGIXJGIFXJTSRXHigh YieldManulife Investment ManagementJHTFXJCTFXJYHIXJFHYXIncomeManulife Investment ManagementJHFIXJSTCXJSTIXJSNWXInvestment Grade BondManulife Investment ManagementJHHXXJMCXXTCUSXTIUSXJIGEXMoney MarketManulife Investment ManagementJHMXXJMCXXTTTMunicipal OpportunitiesManulife Investment ManagementJABWXJABOXJABTXJABUXShort Duration BondManulife Investment ManagementJSNAXJSNCXJSNIXJSNIXJSNIXShort Duration Municipal OpportunitiesManulife Investment ManagementJSNAXJSNXJSNIXJSNIXJSNIXShort Duration Municipal OpportunitiesManulife Investment ManagementJSNAXJSNIXJSNIXJSNIXJSNIXShort Duration Municipal OpportunitiesManulife Investment ManagementJSNAXJSNIXJSNIXJSNIXJSNIX	International Small Company	Dimensional	JISAX	JISDX	JSCIX	JHSMX
California Municipal BondManulife Investment ManagementTACAXTCCAXJCAFXJCSRXEmerging Markets DebtManulife Investment ManagementJMKAXJMKCXJMKIXJEMIXFloating Rate IncomeBainJFIAXJFIGXJFIQXJFIQXJFIQXJFIQXJFIXJFIRXGovernment Income²Manulife Investment ManagementJHGIXTCGIXJGIFXJTSRXHigh YieldManulife Investment ManagementJHHBXJHYCXJYHIXJFHYXIncomeManulife Investment ManagementJHFIXJSTCXJSTIXJSNWXInvestment Grade BondManulife Investment ManagementJHHXXJMCXXJIGEXMoney MarketManulife Investment ManagementJHMXXJMCXXJTBDXJTRRXOpportunitiesManulife Investment ManagementJABWXJABOXJABTXJABUXShort Duration BondManulife Investment ManagementJSNAXJSNCXJSNIXJSNRXShort Duration Municipal OpportunitiesManulife Investment ManagementJASNXJSNCXJSNIXJSNRXShort Duration Municipal OpportunitiesManulife Investment ManagementJASNXJSNCXJSNIXJSNRXShort Duration Municipal OpportunitiesManulife Investment ManagementJSNAXJSNCXJSNIXJSNRXShort Duration Municipal OpportunitiesManulife Investment ManagementJSNAXJSNIXJSNRXShort Duration Municipal OpportunitiesManulife Investment ManagementJSNAXJSNIXJSNRX<	Fixed income					
California Municipal BondManulife Investment ManagementTACAXTCCAXJCAFXJCSRXEmerging Markets DebtManulife Investment ManagementJMKAXJMKCXJMKIXJEMIXFloating Rate IncomeBainJFIAXJFIGXJFIQXJFIQXJFIQXJFIQXJFIXJFIRXGovernment Income²Manulife Investment ManagementJHGIXTCGIXJGIFXJTSRXHigh YieldManulife Investment ManagementJHHBXJHYCXJYHIXJFHYXIncomeManulife Investment ManagementJHFIXJSTCXJSTIXJSNWXInvestment Grade BondManulife Investment ManagementJHHXXJMCXXJIGEXMoney MarketManulife Investment ManagementJHMXXJMCXXJTBDXJTRRXOpportunitiesManulife Investment ManagementJABWXJABOXJABTXJABUXShort Duration BondManulife Investment ManagementJSNAXJSNCXJSNIXJSNRXShort Duration Municipal OpportunitiesManulife Investment ManagementJASNXJSNCXJSNIXJSNRXShort Duration Municipal OpportunitiesManulife Investment ManagementJASNXJSNCXJSNIXJSNRXShort Duration Municipal OpportunitiesManulife Investment ManagementJSNAXJSNCXJSNIXJSNRXShort Duration Municipal OpportunitiesManulife Investment ManagementJSNAXJSNIXJSNRXShort Duration Municipal OpportunitiesManulife Investment ManagementJSNAXJSNIXJSNRX<	Bond	Manulife Investment Management	JHNBX	JHCBX	JHBIX	JHBSX
Floating Rate IncomeBainJFIAXJFIGXJFIIXJFIRXGovernment Income2Manulife Investment ManagementJHGIXTCGIXJGIFXJTSRXHigh YieldManulife Investment ManagementJHHBXJHYCXJYHIXJFHYXHigh Yield Municipal BondManulife Investment ManagementJHTFXJCTFXJHYMXJCTRXIncomeManulife Investment ManagementJHFIXJSTCXJSTIXJSNWXInvestment Grade BondManulife Investment ManagementTAUSXTCUSXTIUSXJIGEXMoney MarketManulife Investment ManagementJHMXXJMCXXTUSXJTBDXJTMRXOpportunitiesManulife Investment ManagementJABWXJABOXJABTXJABUXShort Duration BondManulife Investment ManagementJSNAXJSNCXJSNIXJSNRXShort Duration Municipal OpportunitiesManulife Investment ManagementJHSFXJHSHXJHSJXJHSKX	California Municipal Bond		TACAX	TCCAX	JCAFX	JCSRX
Government Income2Manulife Investment ManagementJHGIXTCGIXJGIFXJTSRXHigh YieldManulife Investment ManagementJHHBXJHYCXJYHIXJFHYXHigh Yield Municipal BondManulife Investment ManagementJHTFXJCTFXJHYMXJCTRXIncomeManulife Investment ManagementJHFIXJSTCXJSTIXJSNWXInvestment Grade BondManulife Investment ManagementTAUSXTCUSXTIUSXJIGEXMoney MarketManulife Investment ManagementJHMXXJMCXXTUSXJIBDXJTMRXOpportunitiesManulife Investment ManagementTAMBXTBMBXJABDXJABUXShort Duration BondManulife Investment ManagementJSNAXJSNCXJSNIXJSNRXShort Duration Municipal OpportunitiesManulife Investment ManagementJHSFXJHSHXJHSJXJHSKX	Emerging Markets Debt	Manulife Investment Management	JMKAX	JMKCX	JMKIX	JEMIX
High YieldManulife Investment ManagementJHHBXJHYCXJYHIXJFHYXHigh Yield Municipal BondManulife Investment ManagementJHTFXJCTFXJHYMXJCTRXIncomeManulife Investment ManagementJHFIXJSTCXJSTIXJSNWDInvestment Grade BondManulife Investment ManagementTAUSXTCUSXTIUSXJIGEXMoney MarketManulife Investment ManagementJHMXXJMCXXTUSXJIGEXMunicipal OpportunitiesManulife Investment ManagementTAMBXTBMBXJTBDXJTMRXOpportunistic Fixed IncomeWellingtonJABWXJABOXJABTXJABUXShort Duration BondManulife Investment ManagementJSNAXJSNCXJSNIXJSNRXShort Duration Municipal OpportunitiesManulife Investment ManagementJHSFXJHSHXJHSJXJHSKX	Floating Rate Income	Bain	JFIAX	JFIGX	JFIIX	JFIRX
High Yield Municipal BondManulife Investment ManagementJHTFXJCTFXJHYMXJCTRXIncomeManulife Investment ManagementJHFIXJSTCXJSTIXJSNWXInvestment Grade BondManulife Investment ManagementTAUSXTCUSXTIUSXJIGEXMoney MarketManulife Investment ManagementJHMXXJMCXXManulife Investment ManagementJHMXXJMCXXMunicipal OpportunitiesManulife Investment ManagementTAMBXTBMBXJTBDXJTMRXOpportunistic Fixed IncomeWellingtonJABWXJABOXJABTXJABUXShort Duration BondManulife Investment ManagementJSNAXJSNCXJSNIXJSNRXShort Duration Municipal OpportunitiesManulife Investment ManagementJHSFXJHSHXJHSJXJHSKX	Government Income ²	Manulife Investment Management	JHGIX	TCGIX	JGIFX	JTSRX
IncomeManulife Investment ManagementJHFIXJSTCXJSTIXJSNWInvestment Grade BondManulife Investment ManagementTAUSXTCUSXTIUSXJIGEXMoney MarketManulife Investment ManagementJHMXXJMCXXJMCXXJMDXXJTBDXJTMRXOpportunitiesManulife Investment ManagementTAMBXTBMBXJTBDXJTMRXOpportunistic Fixed IncomeWellingtonJABWXJABOXJABTXJABUXShort Duration BondManulife Investment ManagementJSNAXJSNCXJSNIXJSNRXShort Duration Municipal OpportunitiesManulife Investment ManagementJHSFXJHSHXJHSJXJHSKX	High Yield	Manulife Investment Management	JHHBX	JHYCX	JYHIX	JFHYX
Investment Grade BondManulife Investment ManagementTAUSXTCUSXTIUSXJIGEXMoney MarketManulife Investment ManagementJHMXXJMCXXMunicipal OpportunitiesManulife Investment ManagementTAMBXTBMBXJTBDXJTMRXOpportunistic Fixed IncomeWellingtonJABWXJABOXJABTXJABUXShort Duration BondManulife Investment ManagementJSNAXJSNCXJSNIXJSNRXShort Duration Municipal OpportunitiesManulife Investment ManagementJHSFXJHSHXJHSJXJHSKX	High Yield Municipal Bond	Manulife Investment Management	JHTFX	JCTFX	JHYMX	JCTRX
Money MarketManulife Investment ManagementJHMXXJMCXXMunicipal OpportunitiesManulife Investment ManagementTAMBXTBMBXJTBDXJTMRXOpportunistic Fixed IncomeWellingtonJABWXJABOXJABTXJABUXShort Duration BondManulife Investment ManagementJSNAXJSNCXJSNIXJSNRXShort Duration Municipal OpportunitiesManulife Investment ManagementJHSFXJHSHXJHSJXJHSKX	Income	Manulife Investment Management	JHFIX	JSTCX	JSTIX	JSNWX
Municipal OpportunitiesManulife Investment ManagementTAMBXTBMBXJTBDXJTMRXOpportunistic Fixed IncomeWellingtonJABWXJABOXJABTXJABUXShort Duration BondManulife Investment ManagementJSNAXJSNCXJSNIXJSNRXShort Duration Municipal OpportunitiesManulife Investment ManagementJHSFXJHSHXJHSJXJHSKX	Investment Grade Bond	Manulife Investment Management	TAUSX	TCUSX	TIUSX	JIGEX
Opportunistic Fixed IncomeWellingtonJABWXJABOXJABTXJABUXShort Duration BondManulife Investment ManagementJSNAXJSNCXJSNIXJSNRXShort Duration Municipal OpportunitiesManulife Investment ManagementJHSFXJHSHXJHSJXJHSKX	Money Market	Manulife Investment Management	JHMXX	JMCXX		
Opportunistic Fixed IncomeWellingtonJABWXJABOXJABTXJABUXShort Duration BondManulife Investment ManagementJSNAXJSNCXJSNIXJSNRXShort Duration Municipal OpportunitiesManulife Investment ManagementJHSFXJHSHXJHSJXJHSKX	Municipal Opportunities	Manulife Investment Management	TAMBX	TBMBX	JTBDX	JTMRX
Short Duration BondManulife Investment ManagementJSNAXJSNCXJSNIXJSNRXShort Duration Municipal OpportunitiesManulife Investment ManagementJHSFXJHSHXJHSJXJHSKX	Opportunistic Fixed Income		JABWX	JABOX	JABTX	JABUX
Short Duration Municipal Opportunities Manulife Investment Management JHSFX JHSHX JHSJX JHSKX	Short Duration Bond					JSNRX
	Short Duration Municipal Opportunities	_				JHSKX
	Strategic Income Opportunities					

	Managed by	А		С	1	R6
Alternative						
Alternative Asset Allocation	Manulife Investment Managemen	t JA/	AX	JAACX	JAAIX	JAARX
Asset-Based Lending ³	Marathon Asset Management				ABLFX	
CQS Multi Asset Credit⁴	Manulife/CQS Investment Manag	ement			JMCFX	
Disciplined Value Global Long/Short Fund	Boston Partners	JAI	<rx< td=""><td>JAKTX</td><td>JAKUX</td><td>JAKVX</td></rx<>	JAKTX	JAKUX	JAKVX
Diversified Macro	Graham Capital	JD.	JAX	JDJCX	JDJIX	JDJRX
Infrastructure	Wellington	JE	BX	JEEFX	JEEIX	JEEDX
Manulife Private Credit Plus ³	Manulife Investment Managemen	t			MPIDX	
Multi-Asset Absolute Return	Nordea	JH	٩AX	JHACX	JHAIX	JHASX
Real Estate Securities	Wellington	JYI	EBX	JABFX	JABGX	JABIX
Seaport Long/Short	Wellington	JSI	BX	JSFTX	JSFDX	JSFRX
Asset allocation/target date						
Balanced Fund	Manulife Investment Managemen	t SV	BAX	SVBCX	SVBIX	JBAWX
Multi-Asset High Income Fund	Manulife Investment Managemen	t JIA	FX	JIAGX	JIAIX	JIASX
Multimanager Lifestyle Aggressive Portfolio	Manulife Investment Managemen	t JAI	AX	JCLAX	JTAIX	JULAX
Multimanager Lifestyle Balanced Portfolio	Manulife Investment Managemen	t JAI	BX	JCLBX	JTBIX	JULBX
Multimanager Lifestyle Conservative Portfolio	Manulife Investment Managemen	t JAI	RX	JCLCX	JTOIX	JULCX
Multimanager Lifestyle Growth Portfolio	Manulife Investment Managemen	t JAI	GX	JCLGX	JTGIX	JULGX
Multimanager Lifestyle Moderate Portfolio	Manulife Investment Managemen	t JAI	MX	JCLMX	JTMIX	JULMX
Multimanager Lifetime Portfolios	Manulife Investment Managemen	t				
ESG						
ESG Core Bond ⁵	Breckinridge	JB	DAX		JBOIX	JBORX
ESG International Equity ⁶	Boston Common	JT()AX		JTQIX	JTQRX
ESG Large Cap Core	Trillium	JH.	JAX	JHJCX	JHJIX	JHJRX
		Index provider				Ticker
ETF						
John Hancock Core Bond ETF		Manulife Investment Manager	nent			JHCR
John Hancock Core Plus Bond ETF		Manulife Investment Manager	nent			JHCP
John Hancock Corporate Bond ETF		Manulife Investment Manager	nent			JHCB
John Hancock Disciplined Value International Sele	ct ETF	Boston Partners				JDVI
John Hancock Dynamic Municipal Bond ETF		Manulife Investment Manager	nent			JHMU
John Hancock Fundamental All Cap Core ETF ⁷		Manulife Investment Manager	nent			JHAC
John Hancock High Yield ETF		Marathon Asset Management				JHHY
John Hancock International High Dividend ETF		Manulife Investment Manager	nent			JHID
John Hancock Mortgage-Backed Securities ETF		Manulife Investment Manager	nent			JHMB
John Hancock Multifactor Developed International	I ETF	Dimensional				JHMD
John Hancock Multifactor Emerging Markets ETF		Dimensional				JHEM
John Hancock Multifactor Large Cap ETF		Dimensional				JHML
John Hancock Multifactor Mid Cap ETF		Dimensional				JHMM
John Hancock Multifactor Small Cap ETF		Dimensional				JHSC
John Hancock Preferred Income ETF		Manulife Investment Manager	nent			JHPI
John Hancock U.S. High Dividend ETF		Manulife Investment Manager	nent			JHDV

Diversification does not guarantee a profit or eliminate the risk of a loss.

Not all funds are available for sale at all firms. The funds listed above have associated risks.

1 Effective on or about 3/28/25, the fund is closed and liquidated. 2 Effective on or about 2/14/25, the fund will merge into John Hancock Investment Grade Bond Fund. 3 Unlisted closed-end fund for accredited investors. 4 Unlisted closed-end interval fund for nonaccredited investors. Prior to 12/2/24, the fund was named JH Multi Asset Credit Fund. 5 Effective on or about 2/28/25, the fund will close and liquidate. 6 There is a proposal to merge the fund into John Hancock Global Environmental Opportunities Fund on or about 4/25/25. The fund will remain open for purchases and redemptions from existing shareholders until the closing date but will stop accepting new investor purchase orders after 1/13/25. 7 This ETF is different from traditional ETFs. Traditional ETFs tell the public what assets they hold each day. This ETF will not. This may create additional risks for your investment. For example, (1) you may have to pay more money to trade the ETF's shares. This ETF will provide less information to traders, who tend to charge more for trades when they have less information; (2) the price you pay to buy ETF shares on an exchange may not match the value of the ETF's portfolio. The same is true when you sell shares. These price differences may be greater for this ETF compared with other ETFs because it provides less information to traders; (3) these additional risks may be even greater in bad or uncertain market conditions; (4) the ETF will publish on its website each day a tracking basket designed to help trading in shares of the ETF. While the tracking basket includes some of the ETF's holdings, it is not the ETF's investment scale portfolio. The differences between this ETF and other ETFs may also have advantages. By keeping certain information about the ETF confidential, this ETF may face less risk that other traders can predict or copy its investment ETF's performance. If other traders are able to copy or predict the ETF's investment strategy, however, this may hurt the ETF's performance. For additional inform

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