



Manulife®
Investments

John Hancock®

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.”

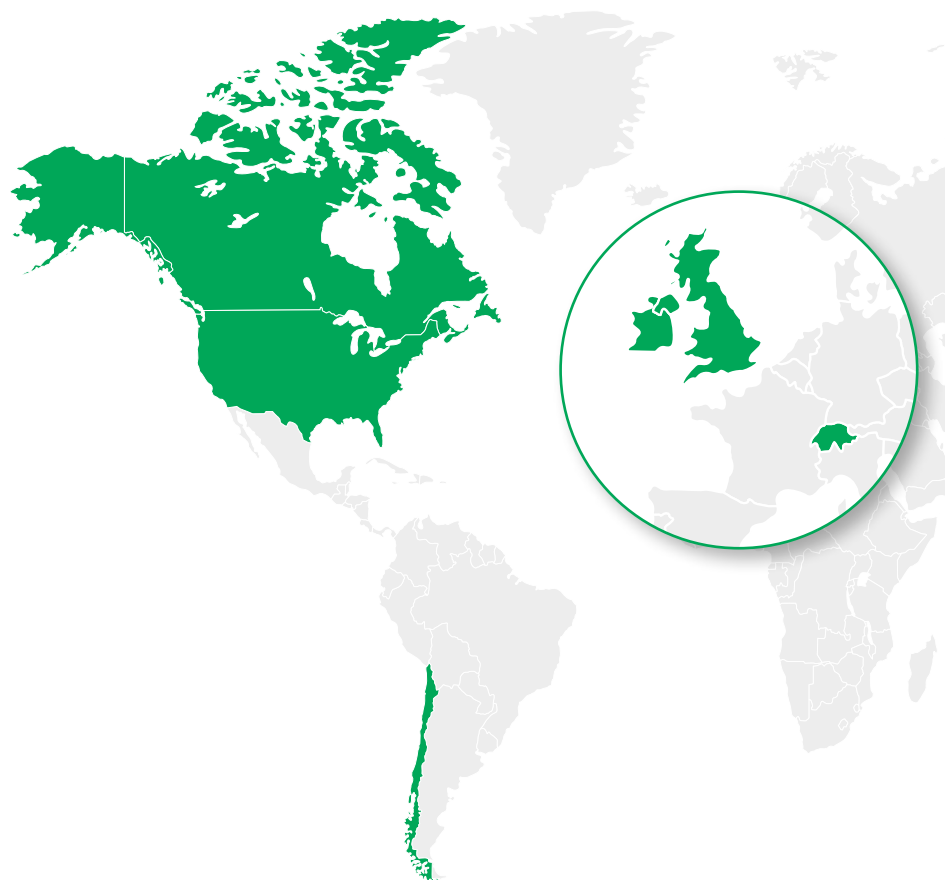


Kristie Feinberg, CFA

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

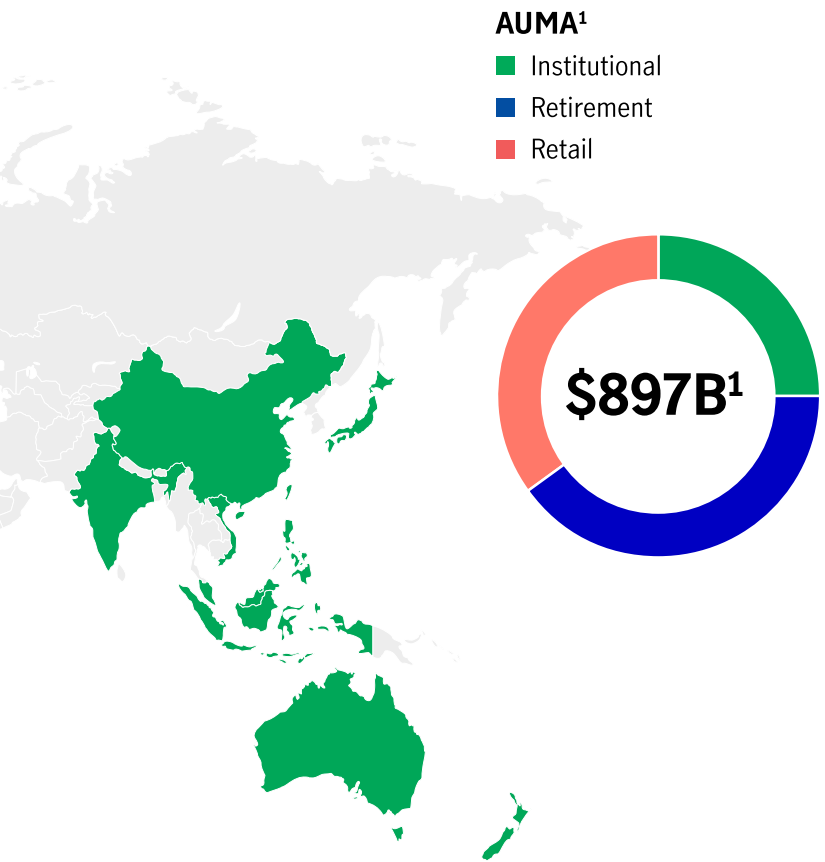
Part of a *global* financial organization

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.



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



UK Stewardship
Code signatory

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.

Equity		Fixed income
 Manulife Investment Management	 Dimensional	 Manulife Investment Management
 BostonPartners	WELLINGTON MANAGEMENT®	 Manulife  Investment Management
 PICTET Asset Management	 PZENA Investment Management	 BainCapital CREDIT
 AXIOM INVESTORS	 EPOCH Epoch Investment Partners, Inc.	WELLINGTON MANAGEMENT®
 TRILLIUM ASSET MANAGEMENT	 GW&K INVESTMENT MANAGEMENT	MARATHON ASSET MANAGEMENT
 SGA Sustainable Growth Advisers	 T.RowePrice	

Mutual funds

SMA's

ETFs

Model portfolios

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.

MORNINGSTAR® 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

Liquid alts

 **Manulife**
Investment Management

 **Manulife** | 
Investment Management

WELLINGTON
MANAGEMENT®

Nordea
ASSET MANAGEMENT

 **GRAHAM
CAPITAL
MANAGEMENT**

Asset allocation

 **Manulife**
Investment Management

Private assets

 **Manulife**
Investment Management

MARATHON ASSET MANAGEMENT

Private assets

529 plans

CITs

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.

Managed by		A	C	I	R6
U.S. equity					
Blue Chip Growth	T. Rowe Price	JBGAX	JBGCX		
Classic Value	Pzena	PZFX	JVCX	JCVIX	JCVWX
Disciplined Value	Boston Partners	JVLAX	JVLCX	JVLIX	JDVWX
Disciplined Value Mid Cap	Boston Partners	JVMAX	JVMCX	JVMIX	JVMRX
Equity Income	T. Rowe Price	JHEIX	JHERX		
Financial Industries	Manulife Investment Management	FIDAX	FIDCX	JFIFX	JFDRX
Fundamental All Cap Core	Manulife Investment Management	JFCAX	JFCCX	JFCIX	JFAIX
Fundamental Large Cap Core	Manulife Investment Management	TAGRX	JHLVX	JLVIX	JLCWX
Mid Cap Growth	Wellington	JACJX	JACIX	JACBX	JACEX
New Opportunities	GW&K	JASOX	JBSOX	JHSOX	JWSOX
Regional Bank	Manulife Investment Management	FRBAX	FRBCX	JRBFX	JRGRX
Small Cap Core	Manulife Investment Management	JCCAX		JCCIX	JORSX
Small Cap Dynamic Growth	Axiom	JSJAX	JSJCX	JSJIX	JSJFX
Small Cap Value	Wellington	JSCAX		JSCBX	JSCCX
U.S. Global Leaders Growth	SGA	USGLX	USLCX	USLIX	UGLSX
U.S. Growth	Wellington	JSGAX	JSGCX	JSGIX	JSGTX
International equity					
Disciplined Value Emerging Markets Equity	Boston Partners	JEVAX	JEVCX	JEVIX	JEVRX
Disciplined Value International	Boston Partners	JDIBX	JDICX	JDVIX	JDIUX
Emerging Markets Equity	Manulife Investment Management	JEMQX	JEMZX	JEMMX	JEMGX
Fundamental Global Franchise ¹	Manulife Investment Management	JFGAX		JFGIX	JFGFX
Global Environmental Opportunities	Pictet	JABZX	JABYX	JABVX	JACDX
Global Equity	Manulife Investment Management	JHGEX	JGECX	JGEFX	JGEMX
Global Shareholder Yield	Epoch	JGYAX	JGYCX	JGYIX	JGRSX
Global Thematic Opportunities ¹	Pictet	JTKAX	JTKCX	JTKIX	JTKRX
International Dynamic Growth	Axiom	JIJAX	JIJCX	JIJIX	JIJRX
International Growth	Wellington	GOIGX	GONCX	GOGIX	JIGTX
International Small Company	Dimensional	JISAX	JISDX	JSCIX	JHSMX
Fixed income					
Bond	Manulife Investment Management	JHNBX	JHCBX	JHBIX	JHBSX
California Municipal Bond	Manulife Investment Management	TACAX	TCCAX	JCAFX	JCSRX
Emerging Markets Debt	Manulife Investment Management	JMKAX	JMKCX	JMKIX	JEMIX
Floating Rate Income	Bain	JFIAX	JFIGX	JFIIX	JFIRX
Government Income ²	Manulife Investment Management	JHGIX	TCGIX	JGIFX	JTSRX
High Yield	Manulife Investment Management	JHHBX	JHYCX	JYHIX	JFHYX
High Yield Municipal Bond	Manulife Investment Management	JHTFX	JCTFX	JHYMX	JCTRX
Income	Manulife Investment Management	JHFIX	JSTCX	JSTIX	JSNWX
Investment Grade Bond	Manulife Investment Management	TAUSX	TCUSX	TIUSX	JIGEX
Money Market	Manulife Investment Management	JHMXX	JMCXX		
Municipal Opportunities	Manulife Investment Management	TAMBX	TBMBX	JTBDX	JTMRX
Opportunistic Fixed Income	Wellington	JABWX	JABOX	JABTX	JABUX
Short Duration Bond	Manulife Investment Management	JSNAX	JSNCX	JSNIX	JSNRX
Short Duration Municipal Opportunities	Manulife Investment Management	JHSFX	JHSHX	JHSJX	JHSKX
Strategic Income Opportunities	Manulife Investment Management	JIPAX	JIPCX	JIPIX	JIPRX

	Managed by	A	C	I	R6
Alternative					
Alternative Asset Allocation	Manulife Investment Management	JAAAX	JAACX	JAAIX	JAARX
Asset-Based Lending ³	Marathon Asset Management			ABLFX	
CQS Multi Asset Credit ⁴	Manulife/CQS Investment Management			JMCFX	
Disciplined Value Global Long/Short Fund	Boston Partners	JAKRX	JAKTX	JAKUX	JAKVX
Diversified Macro	Graham Capital	JDJAX	JDJCX	JDJIX	JDJRX
Infrastructure	Wellington	JEEBX	JEEFX	JEEIX	JEEDX
Manulife Private Credit Plus ³	Manulife Investment Management			MPIDX	
Multi-Asset Absolute Return	Nordea	JHAAX	JHACX	JHAIX	JHASX
Real Estate Securities	Wellington	JYEBX	JABFX	JABGX	JABIX
Seaport Long/Short	Wellington	JSFBX	JSFTX	JSFDX	JSFRX
Asset allocation/target date					
Balanced Fund	Manulife Investment Management	SVBAX	SVBCX	SVBIX	JBAWX
Multi-Asset High Income Fund	Manulife Investment Management	JIAFX	JIAGX	JIAIX	JIASX
Multimanager Lifestyle Aggressive Portfolio	Manulife Investment Management	JALAX	JCLAX	JTAIX	JULAX
Multimanager Lifestyle Balanced Portfolio	Manulife Investment Management	JALBX	JCLBX	JTBIX	JULBX
Multimanager Lifestyle Conservative Portfolio	Manulife Investment Management	JALRX	JCLCX	JTOIX	JULCX
Multimanager Lifestyle Growth Portfolio	Manulife Investment Management	JALGX	JCLGX	JTGIX	JULGX
Multimanager Lifestyle Moderate Portfolio	Manulife Investment Management	JALMX	JCLMX	JTMIX	JULMX
Multimanager Lifetime Portfolios	Manulife Investment Management				
ESG					
ESG Core Bond ⁵	Breckinridge	JBOAX		JBOIX	JBORX
ESG International Equity ⁶	Boston Common	JTQAX		JTQIX	JTQRX
ESG Large Cap Core	Trillium	JHJAX	JHJCX	JHJIX	JHJRX
		Index provider			Ticker
ETF					
John Hancock Core Bond ETF	Manulife Investment Management				JHCR
John Hancock Core Plus Bond ETF	Manulife Investment Management				JHCP
John Hancock Corporate Bond ETF	Manulife Investment Management				JHCB
John Hancock Disciplined Value International Select ETF	Boston Partners				JDVI
John Hancock Dynamic Municipal Bond ETF	Manulife Investment Management				JHMU
John Hancock Fundamental All Cap Core ETF ⁷	Manulife Investment Management				JHAC
John Hancock High Yield ETF	Marathon Asset Management				JHHY
John Hancock International High Dividend ETF	Manulife Investment Management				JHID
John Hancock Mortgage-Backed Securities ETF	Manulife Investment Management				JHMB
John Hancock Multifactor Developed International 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 Management				JHPI
John Hancock U.S. High Dividend ETF	Manulife Investment Management				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 actual 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 strategy. This may improve the 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 information regarding the unique attributes and risks of the ETF, see the ETF's prospectus and statement of additional information.

John Hancock ETF shares are bought and sold at market price (not NAV), and are not individually redeemed from the fund. Brokerage commissions will reduce returns.

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