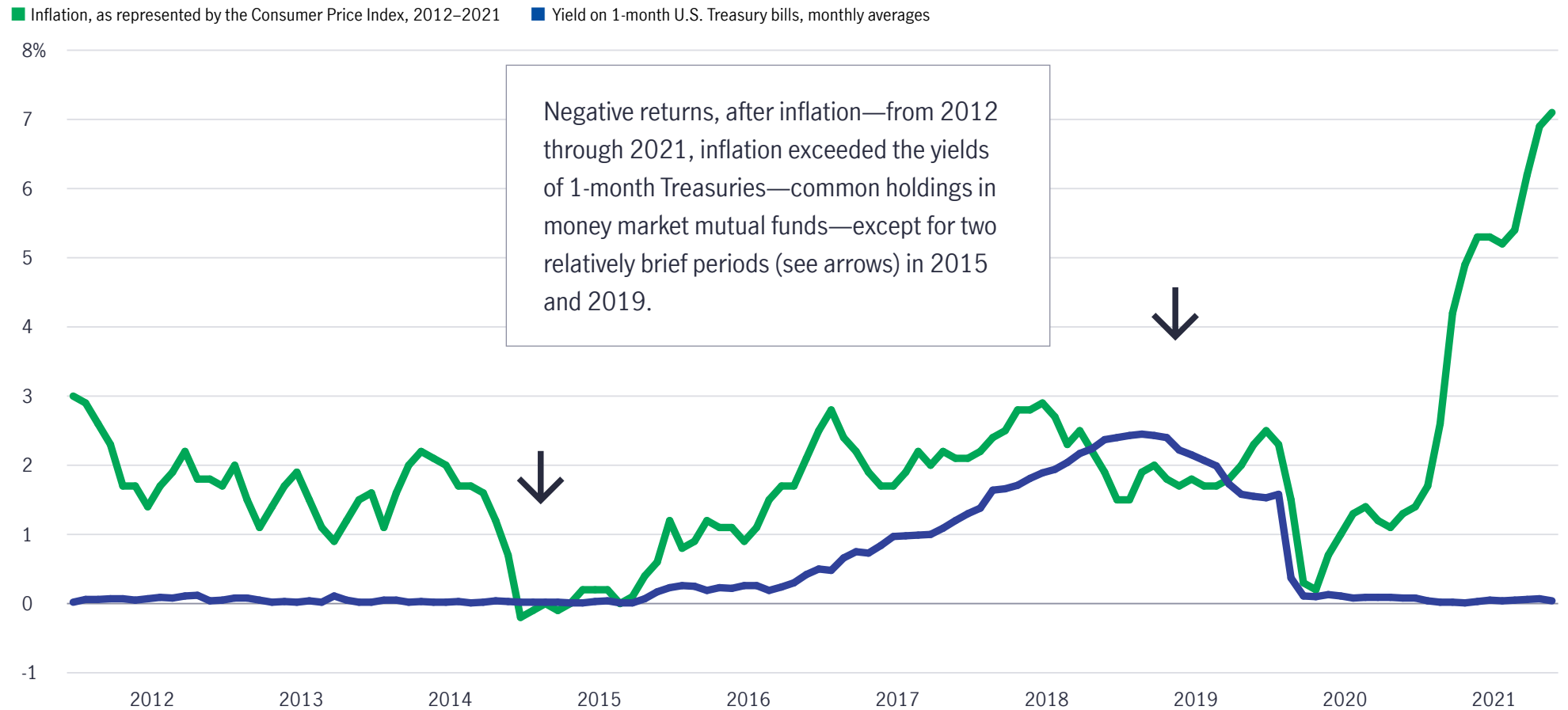


Think your cash holdings have been keeping up with inflation?

When inflation has been high—or merely moderate—real investment returns from cash equivalents in investors’ portfolios **such as 1-month U.S. Treasury bonds** have typically been negative. Broadly diversified exposure to asset classes with relatively high income potential and low correlations to inflation may enhance the resilience of your portfolio.



Source: Federal Reserve Bank of St. Louis, U.S. Bureau of Labor Statistics, January 2022. Yield represents the actual monthly average yields of 1-month U.S. Treasury bills. Consumer Price Index figures are seasonally adjusted, annual rates. The Consumer Price Index tracks the average change of prices over time by urban consumers for a market basket of goods and services. It is not possible to invest directly in an index. Diversification does not guarantee a profit or eliminate the risk of a loss. Past performance does not guarantee future results.

How John Hancock Investment Management can help enhance your portfolio's inflation resilience

Goal	John Hancock fund	Ticker	Managed by	Key feature
Pursue nontraditional sources of income	Floating Rate Income Fund	JFIIX	Bain Capital Credit	Seeks high current income with a rising interest-rate hedge through investments in senior floating-rate bank loans
Pursue broadly diversified sources of fixed income	Bond Fund	JHBIX	Manulife Investment Management	Seeks high current income by pursuing a variety of opportunities offered primarily by U.S. government, agency, and corporate bonds
Pursue nontraditional sources of equity income	Infrastructure Fund	JEEIX	Wellington Management	Inflation-hedging strategy targets companies with long-lived physical assets and revenue streams that may benefit from contractual inflation adjustments
Seek growth potential in an equity asset class that has historically tended to perform well during periods of higher inflation	Disciplined Value Mid Cap Fund	JVMIX	Boston Partners	Targets mid-cap companies with attractive relative valuations, strong fundamentals, and positive business momentum
	Multifactor Mid Cap ETF	JHMM	Dimensional Fund Advisors	Targeting a wide range of mid-cap U.S. stocks to access the breadth of the market's opportunities

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

Investing involves risks, including the potential loss of principal. There is no guarantee that a fund's investment strategy will be successful. The following are some general risks associated with various asset classes: equity market, mid- and small-capitalization, fixed-income, investment-grade, credit, interest-rate, foreign and emerging-market, currency, concentration, commodity, ESG policy, derivative, alternative, liquidity, and manager risks. This is not an all-inclusive list, and risks will vary. Please refer to the individual fact sheets for additional information and the prospectuses for full risk disclosures.

Request a prospectus or summary prospectus from your financial professional, by visiting jhinvestments.com, or by calling us at 800-225-5291. The prospectus includes investment objectives, risks, fees, expenses, and other information that you should consider carefully before investing.



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