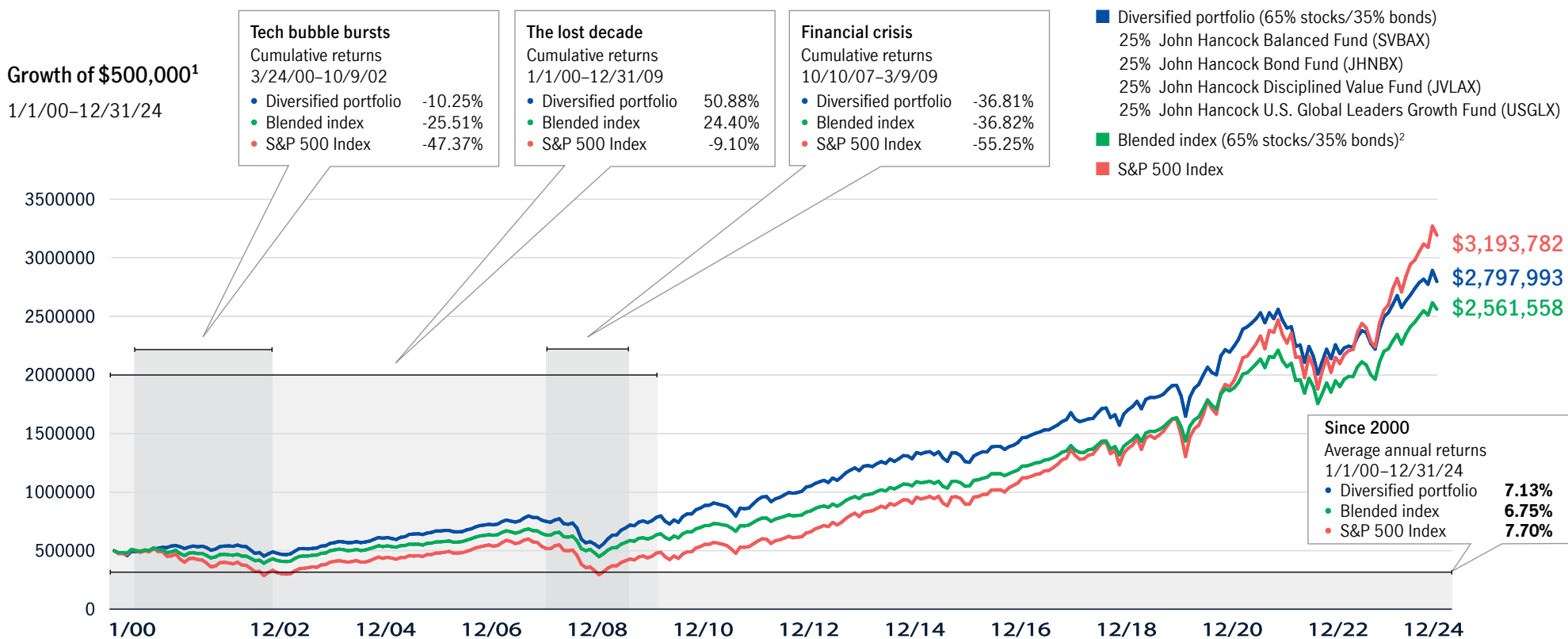


Is your portfolio ready for the next stock market downturn?

Economic outlooks are never certain and investors may wonder how their portfolios will fare amid periods of heightened volatility and change. This combination of funds from John Hancock Investment Management outperformed a passively managed blended index over the longer term, including the 2000–2009 period and two sharp downturns during that period.



1 The growth of a hypothetical \$500,000 investment in the diversified portfolio reflects the effect of a 2% sales charge. **2** The blended index comprises 65% S&P 500 Index and 35% Bloomberg U.S. Aggregate Bond Index. The S&P 500 Index tracks the performance of 500 of the largest companies in the United States. The Bloomberg U.S. Aggregate Bond Index tracks the performance of U.S. investment-grade bonds in government, asset-backed, and corporate debt markets. It is not possible to invest directly in an index.

The past performance shown here reflects reinvested distributions and the beneficial effect of any expense reductions, and does not guarantee future results. Performance for the diversified portfolio and the blended index reflects annual rebalancing. Diversification does not guarantee a profit or eliminate the risk of a loss.

John Hancock Investment Management can help you build an all-weather portfolio

Average annual total returns as of 12/31/24³ (%)

	1 year	3 year	5 year	10 year	Expense ratios ⁴ (%)	
					Gross	Net
John Hancock Balanced Fund (A: SVBAX, R6: JBAWX) Managed by Manulife Investment Management					1.05	1.04
Class A (without sales charge)	13.29	4.09	8.41	7.63		
Class A (with 4.5% maximum sales charge)	8.20	2.50	7.42	7.13		
John Hancock Bond Fund (A: JHNBX, R6: JHBSX) Managed by Manulife Investment Management					0.97	0.96
Class A (without sales charge)	15.09	7.60	10.39	8.77		
Class A (with 4.0% maximum sales charge)	9.35	5.77	9.27	8.22		
John Hancock Disciplined Value Fund (A: JVLAX, R6: JDVWX) Managed by Boston Partners					0.78	0.77
Class A (without sales charge)	1.96	-2.60	0.01	1.75		
Class A (with 5.0% maximum sales charge)	-2.14	-3.92	-0.80	1.33		
John Hancock U.S. Global Leaders Growth Fund (A: USGLX, R6: UGLSX) Managed by Sustainable Growth Advisers					1.15	1.14
Class A (without sales charge)	18.10	2.32	11.57	12.51		
Class A (with 5.0% maximum sales charge)	12.20	0.59	10.43	11.93		
Diversified portfolio⁵					0.99	0.98
Class A (without sales charge)	12.08	2.99	7.94	7.89		

³ For John Hancock Disciplined Value Fund, returns prior to the commencement date of Class A shares are those of Robeco Boston Partners Large Cap Value Fund and have not been adjusted for expenses; otherwise, returns would vary. ⁴ Represents the effect of a contractual fee waiver and/or expense reimbursement through 7/31/25 for John Hancock Balanced Fund and John Hancock U.S. Global Leaders Growth Fund and through 7/31/26 for John Hancock Bond Fund and John Hancock Disciplined Value Fund, and is subject to change. ⁵ Morningstar, as of 12/31/24. The diversified portfolio reflects an equal-weighted investment in the four funds listed above. © 2024 Morningstar, Inc. All rights reserved. The information contained herein (1) is proprietary to Morningstar and/or its content providers, (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete, or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance does not guarantee future results.

The past performance shown here reflects reinvested distributions and the beneficial effect of any expense reductions, and does not guarantee future results. Returns for periods shorter than one year are cumulative, and results for other share classes will vary. 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. For the most recent month-end performance, visit jhinvestments.com.

A company's equity securities' value is subject to change due to financial condition and overall market and economic conditions. Active and frequent trading of securities can increase transaction costs, lowering performance and taxable distributions. Large company stocks could fall out of favor. Value stocks may decline in price. Growth stocks may be more susceptible to earnings disappointments. Foreign investing, especially in emerging markets, has additional risks, such as currency and market volatility and political and social instability. Mortgage- and asset-backed securities may be sensitive to interest-rate changes, early repayment, and the market's perception of issuer creditworthiness. A portfolio concentrated in one sector or a limited number of securities may fluctuate in value more than a diversified portfolio. Illiquid securities may be difficult to sell at a price approximating their value. The use of hedging and derivatives may produce disproportionate gains/losses and increase costs. Fixed-income investments may be subject to interest-rate, credit, and prepayment risks. Investments in higher-yielding, lower-rated securities include a higher risk of default. Fund distributions may vary over time. Please see the funds' prospectuses for additional risks.

Clients should read and carefully consider a fund's investment objectives, risks, charges, and expenses before investing. To request a prospectus or summary prospectus with this and other important information, please call us at 877-334-5482, or visit us at jhinvestments.com.



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