



Welcome to John Hancock Investment Management



A message from our CEO

Welcome to John Hancock Investment Management, and congratulations on taking an important step toward your financial goals.

This presentation provides information about our unique approach to investing, along with details on maintaining a balanced portfolio, tracking your investments, and staying informed. You'll also find a list of some of the many funds we offer.

John Hancock Investment Management is a company of Manulife Investment Management, the wealth and asset management arm of Manulife. Being part of this global financial organization affords tremendous advantages, including scale, stability, and a breadth of expertise that's hard to match. We complement our broad range of in-house capabilities with the specialized expertise of proven portfolio teams from around the world.

The result is a unique multimanager approach that lets us set a high bar for risk-adjusted results while delivering a diverse lineup of investment solutions. We think it's a better way to invest.

We know you have many choices when it comes to the management of your assets. On behalf of everyone at John Hancock Investment Management, thank you for the trust you've placed in us.

Sincerely,

Kalf

Kristie Feinberg, CFA

Head of Wealth and Asset Management, United States and Europe President and CEO, John Hancock Investment Management

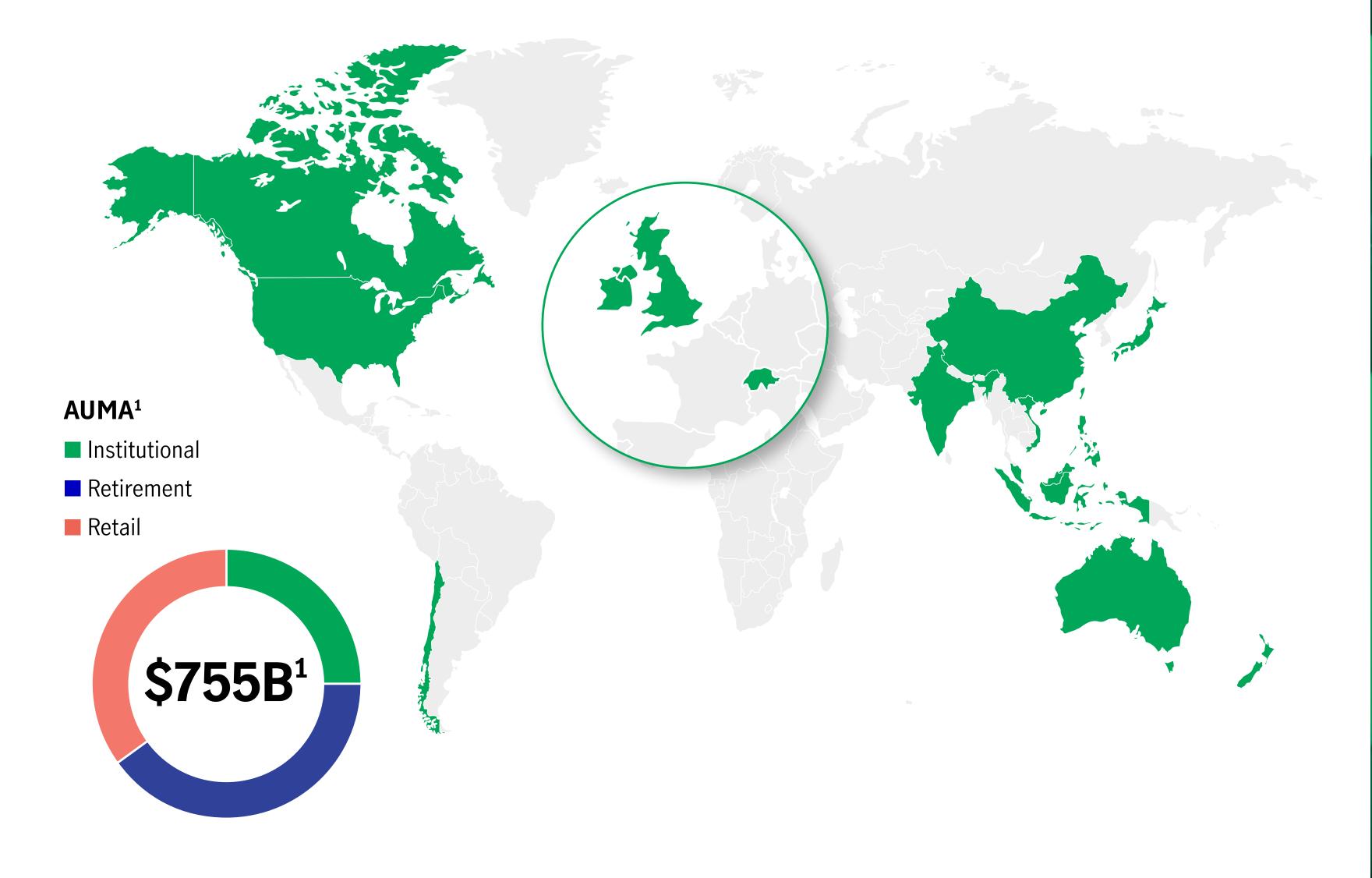
Diversification does not guarantee a profit or eliminate the risk of a loss.

Combining local insight with global scale

As the U.S. arm 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 leading capabilities in public and private markets are strengthened by an investment footprint that spans five continents.

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

Manulife Investment Management



At a glance

Manulife's global wealth and asset management business²

600+

investment professionals

5

continents

120+

years operating in Asia and North America

17

customers globally



2021 signatory

2 Manulife Investment Management, as of 3/31/23.

Complementing in-house capabilities with *specialized* expertise

While our in-house asset management teams offer a range of world-class 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.

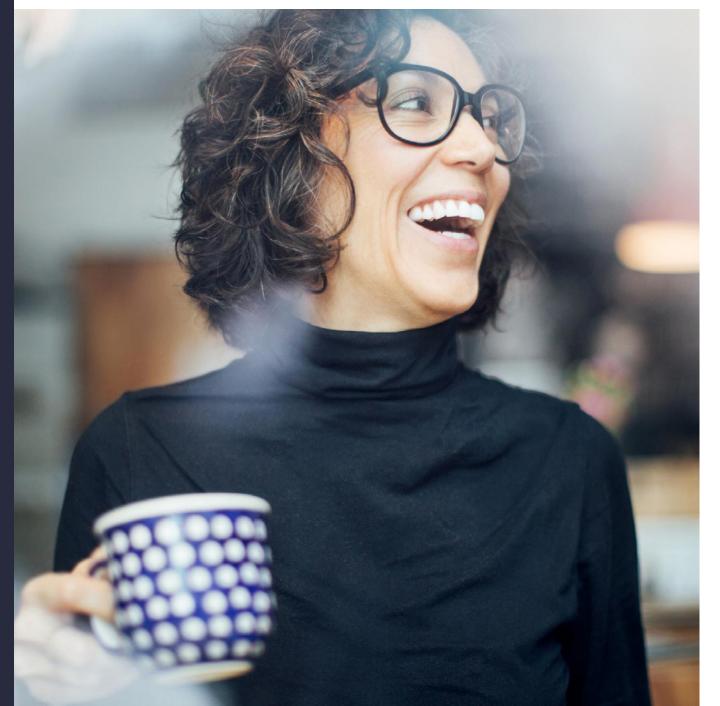
Equity		Fixed income	Liquid alts	ESG focused	ESG integrated
Manulife Investment Management	Dimensional	Manulife Investment Management	Manulife Investment Management	TRILLIUM ASSET MANAGEMENT	Manulife Investment Management
SostonPartners	WELLINGTON MANAGEMENT®	BainCapital CREDIT	WELLINGTON MANAGEMENT®	PICTET Asset Management	WELLINGTON MANAGEMENT®
PICTET Asset Management	Investment PZENA Management	WELLINGTON MANAGEMENT®	Nordeo asset management	BOSTON COMMON ASSET MANAGEMENT	S BostonPartners
AXIOM	REDWOOD INVESTMENTS, LLC	Breckinridge CAPITAL ADVISORS	GRAHAM CAPITAL MANAGEMENT	Breckinridge CAPITAL ADVISORS	SGA Sustainable Growth Advisers
TRILLIUM ASSET MANAGEMENT	BOSTON COMMON ASSET MANAGEMENT				AXIOM
SGA Sustainable Growth Advisers	타 EPOCH			Asset allocation	Private assets
T.RowePrice	Epoch Investment Partners, Inc.			Manulife Investment Management	Manulife Investment Management MARATHON ASSET MANAGEMENT

ative campling of subadvisors. All logos are the property of their respective expects and government is an affiliated asset manager. Not all strategies incorporate environmental, social, and governmental.

Mutual funds | SMAs | ETFs | Model portfolios | Private assets | 529 plans | CITs | UCITS

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.





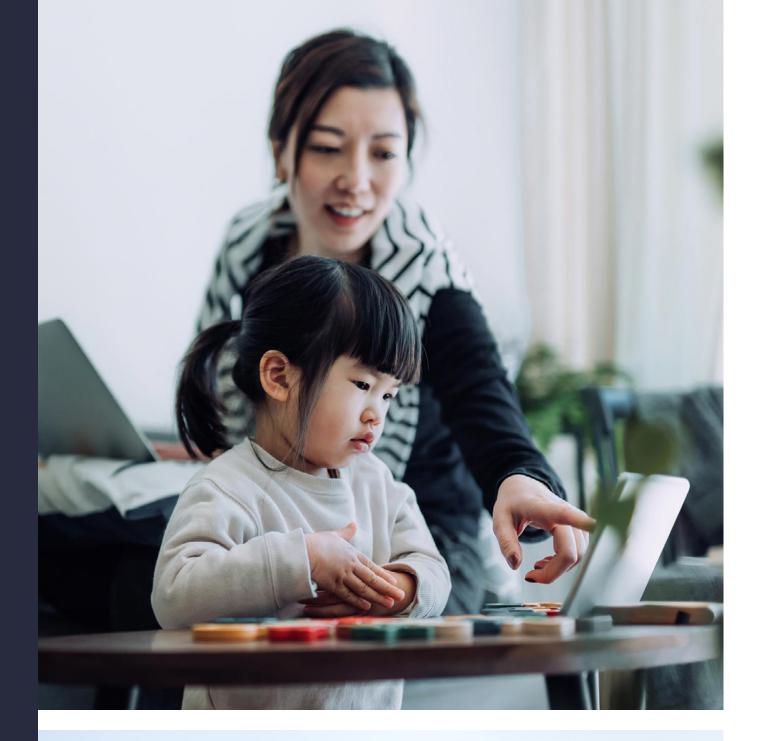
Investing for your future

Work with a financial professional

Our diverse capabilities range from mutual funds to exchange-traded funds, closed-end funds, education savings plans, managed accounts, retirement portfolios, and UCITS funds, with \$169.8 billion in assets under management across asset classes.³

A financial professional can help you develop strategies for reaching your investment goals and suggest changes as your needs evolve. This individual can analyze factors such as fund performance, cost, and investment risk and discuss how they relate to your investing time horizon, income, and potential taxes.

3 Data is as of 6/30/23.







Saving for retirement

Investing regularly throughout your working years and keeping a portion of your savings invested during retirement are important factors in helping you meet your long-term goals. With life expectancies rising, many investors can expect to spend decades in retirement. Mutual funds and other investments held in workplace 401(k) plans and IRAs play a key role in retirement security.



Saving for education

Education savings plans known as 529 plans offer a number of benefits to help make saving easier. Distributions used for qualified education expenses—tuition, fees, computers, books, and room and board—are federal income-tax free.⁴ In addition, many of the states that sponsor such plans extend state tax deductions or credits to residents participating in 529 plans.



Estate planning

Creating a financial legacy that can be passed down to family members and future generations is a key goal of many investors. Your financial professional may be able to assist in addressing the fundamentals of estate planning.

4 State tax laws and treatment may vary. Earnings on nonqualified distributions will be subject to income tax and a 10% federal penalty tax. Please consult your tax advisor for more information.

Maintaining a well-balanced portfolio

Find an approach that fits your needs

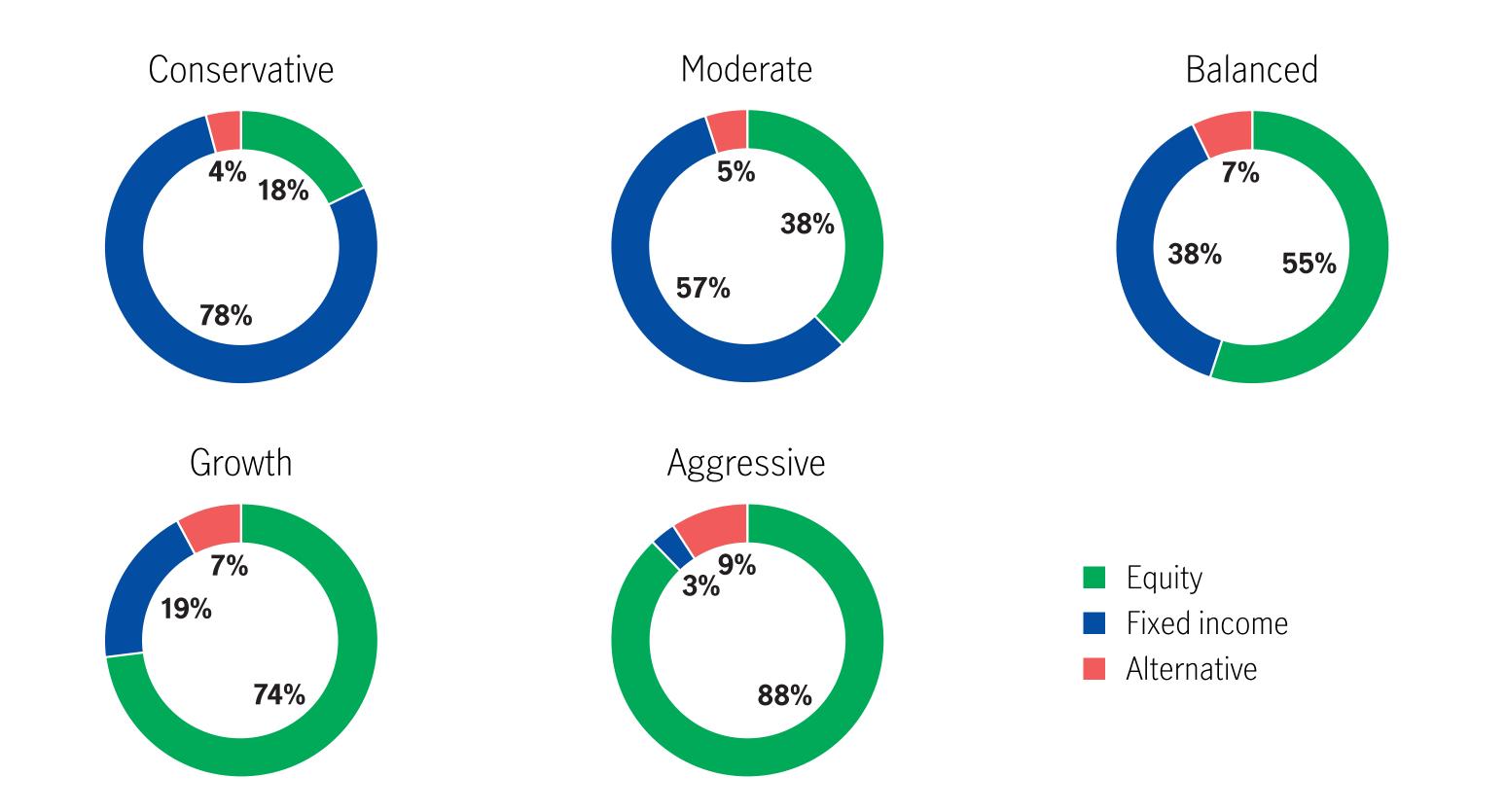
Staying on track to achieve your goals requires tapping the potential of the financial markets without putting your portfolio at extraordinary risk from investment losses, now and in the future. Your financial professional can help you divide your invested savings among a mix of investments to help smooth out the ups and downs of the markets.

Consider a ready-made portfolio

For investors who prefer an all-in-one approach, John Hancock Multimanager Lifestyle Portfolios are designed to pursue a relatively stable balance of risk/return potential over time, with five broadly diversified portfolio options ranging from conservative to aggressive. Each portfolio invests in a combination of actively managed funds, adjusting positions to capture market opportunities and manage risks.

Choose a portfolio that aligns with your goals

John Hancock Multimanager Lifestyle Portfolios⁵



5 Portfolio allocations, as of 6/30/23. Percentage figures may not add up to 100% due to rounding.

Employing a time-tested strategy

Dollar cost averaging

Investing a fixed amount at the same time each month is a simple but effective way to navigate the market's ups and downs and make the most of your investing dollars. When share prices are up, you buy relatively fewer shares; when they're down, you buy a greater number of shares because the cost of each share is lower. Over time, this approach may reduce your average share cost, if you invest regularly.

How dollar cost averaging works⁶

	Regular investment	Share price (NAV)	Shares purchased
	\$100	\$10	10
_	\$100	\$20	5
_	\$100	\$25	4
_	\$100	\$20	5
Total:	\$400	\$75	24

Your average share cost: $$400.00 \div 24 = 16.67 Average share price: $$75.00 \div 4 = 18.75



A simple way to implement dollar cost averaging

After satisfying the minimum initial investment requirements, you may wish to consider a Monthly Automatic Accumulation Program (MAAP).⁷ You can establish a MAAP through a bank transfer or payroll deduction for as little as \$25 per month; an advisor can assist you in the process. You can also call a John Hancock Investment Management customer service representative at 800-225-5291 or download an enrollment form, which can be found at **jhinvestments.com** under the **Resources** tab.

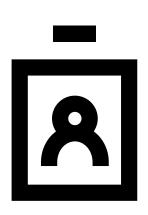
⁶ This example is hypothetical and for illustrative purposes only, and is not intended to imply the performance of any specific John Hancock mutual fund. Most investments generally fluctuate according to market conditions. Dollar cost averaging is the simple investment strategy of investing a consistent amount on a regular basis, usually monthly. Be aware that dollar cost averaging does not ensure a profit or protect against loss in a declining market. Such a plan involves continuous investment in securities regardless of fluctuating price levels. Investors should consider their financial ability to continue purchases through periods of low price levels. Past performance does not guarantee future results. **7** MAAP is not available for John Hancock exchange-traded funds.

Tracking your mutual fund investments



Visit jhinvestments.com to:

- View fund price and performance information
- Download prospectuses, forms, and applications
- Read market commentary, explore investment tools and calculators, and more



Create an online account jhinvestments.com/shareholder-portal-login

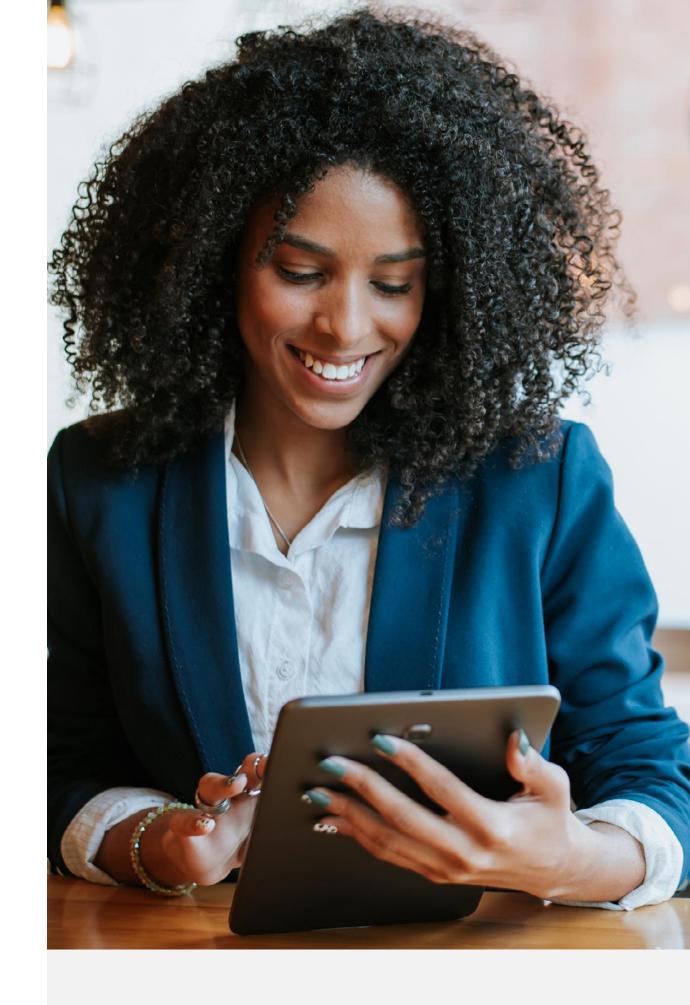
- Select the option that applies to you. *Please note that you may be required to provide your account number and certain personal information.*
- View your account balance and recent activity
- Purchase, exchange, and redeem fund shares
- Link your bank to your account for faster processing



Sign up to go paperless

Go paperless to receive account documents directly to your email while helping to reduce the risk of identity theft and conserve paper.

- Log in to your account
- Click Account profile
- Choose delivery preferences in your profile settings



Log in to the shareholder portal

Fast. Simple. Secure.

Monitoring your progress



Account statements

- Confirmation statement: a
 notification of changes to your
 account, such as purchases,
 redemptions, exchanges, or a
 change of address and routine
 account maintenance
- Quarterly statement: contains the dollar amount of your holdings, all quarterly activity, and any important notifications about your account
- Year-end statement: an account summary that consolidates information on all of your John Hancock Investment Management mutual funds for the prior year



Tax forms

You'll receive IRS-required tax forms if certain types of transactions occur during the year. These forms may include:

- 1099-DIV: for taxable dividends and capital gains
- 1099-B: for redemptions or exchanges from any fund except a money market fund or a retirement account
- **1099-R:** for redemptions from a retirement <u>account</u>
- **5498:** for contributions and rollovers to your IRA



Reports

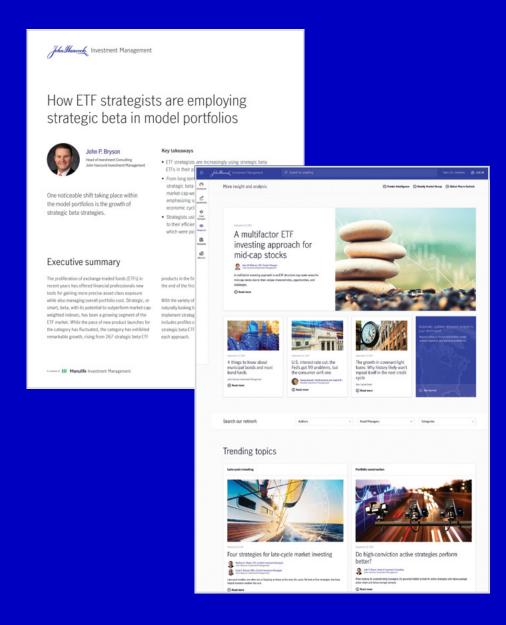
Annual and semiannual reports:

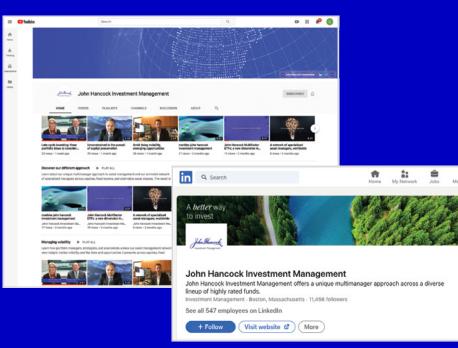
You'll receive these reports for each of your funds.

Prospectuses: a prospectus describing a fund's investment objectives, risks, charges, expenses, and other important information about the fund

You'll receive these reports for each of your funds based on your preferred delivery method. They can also be downloaded from jhinvestments.com.







Staying informed

Market Intelligence

A quarterly review of the investment landscape across key markets and asset classes that reflects the outlook from our vast network of asset managers and investment partners

Viewpoints

Timely insight and analysis from portfolio managers and other investment professionals on the trends shaping the markets today

White papers

In-depth views and research on a wide range of market and investing topics

Videos

The latest thinking from our network of portfolio managers and other investment professionals captured in a series of brief videos

Weekly Market Recap

A timely summary of key market data and headlines and a look ahead into next week

Social media

Leveraging the investment insight of our asset management network has never been easier. Connect with us on LinkedIn to learn what some of the best investment minds in the industry have to say about events making news and moving markets

Looking for more?

Visit jhinvestments.com

Investing in our family of funds

	Managed by	Α	I
U.S. equity			
Blue Chip Growth	T. Rowe Price	JBGAX	
Classic Value	Pzena	PZFVX	JCVIX
Disciplined Value	Boston Partners	JVLAX	JVLIX
Disciplined Value Mid Cap	Boston Partners	JVMAX	JVMIX
Equity Income	T. Rowe Price	JHEIX	
Financial Industries	Manulife IM	FIDAX	JFIFX
Fundamental All Cap Core	Manulife IM	JFCAX	JFCIX
Fundamental Large Cap Core	Manulife IM	TAGRX	JLVIX
Mid Cap Growth	Wellington	JACJX	JACBX
New Opportunities	GW&K	JASOX	JHSOX
Regional Bank	Manulife IM	FRBAX	JRBFX
Small Cap Core	Manulife IM	JCCAX	JCCIX
Small Cap Growth	Redwood	JSJAX	JSJIX
Small Cap Value	Wellington	JSCAX	JSCBX
U.S. Global Leaders Growth	SGA	USGLX	USLIX
U.S. Growth	Wellington	JSGAX	JSGIX
International equity			
Disciplined Value International	Boston Partners	JDIBX	JDVIX
Emerging Markets	Dimensional	JEVAX	JEVIX
Emerging Markets Equity	Manulife IM	JEMQX	JEMMX
Fundamental Global Franchise	Manulife IM	JFGAX	JFGIX
Global Environmental Opportunities	Pictet	JABZX	JABVX
Global Equity	Manulife IM	JHGEX	JGEFX
Global Shareholder Yield	Epoch	JGYAX	JGYIX
Global Thematic Opportunities	Pictet	JTKAX	JTKIX
International Dynamic Growth	Axiom	JIJAX	JIJIX
International Growth	Wellington	GOIGX	GOGIX
nternational Small Company	Dimensional	JISAX	JSCIX

	Managed by	Α	I
Fixed income			
Bond	Manulife IM	JHNBX	JHBIX
California Municipal Bond	Manulife IM	TACAX	JCAFX
Emerging Markets Debt	Manulife IM	JMKAX	JMKIX
Floating Rate Income	Bain	JFIAX	JFIIX
Government Income	Manulife IM	JHGIX	JGIFX
High Yield	Manulife IM	JHHBX	JYHIX
High Yield Municipal Bond	Manulife IM	JHTFX	JHYMX
Income	Manulife IM	JHFIX	JSTIX
Investment Grade Bond	Manulife IM	TAUSX	TIUSX
Money Market	Manulife IM	JHMXX	
Municipal Opportunities	Manulife IM	TAMBX	JTBDX
Opportunistic Fixed Income	Wellington	JABWX	JABTX
Short Duration Bond	Manulife IM	JSNAX	JSNIX
Short Duration Municipal Opportunities	Manulife IM	JHSFX	JHSJX
Strategic Income Opportunities	Manulife IM	JIPAX	JIPIX
Alternative			
Alternative Asset Allocation	Manulife IM	JAAAX	JAAIX
Diversified Macro	Graham Capital	JDJAX	JDJIX
Infrastructure	Wellington	JEEBX	JEEIX
Multi-Asset Absolute Return	Nordea	JHAAX	JHAIX
Real Estate Securities	Wellington	JYEBX	JABGX
Seaport Long/Short	Wellington	JSFBX	JSFDX
Asset allocation/target date			
Balanced Fund	Manulife IM	SVBAX	SVBIX
Multi-Asset High Income Fund	Manulife IM	JIAFX	JIAIX
Multimanager Lifestyle Aggressive Portfolio	Manulife IM	JALAX	JTAIX
Multimanager Lifestyle Balanced Portfolio	Manulife IM	JALBX	JTBIX
Multimanager Lifestyle Conservative Portfolio	Manulife IM	JALRX	JTOIX
Multimanager Lifestyle Growth Portfolio	Manulife IM	JALGX	JTGIX
Multimanager Lifestyle Moderate Portfolio	Manulife IM	JALMX	JTMIX
Multimanager Lifetime Portfolios	Manulife IM		

	Managed by	Α	I
ESG			
ESG Core Bond	Breckinridge	JBOAX	JBOIX
ESG International Equity	Boston Common	JTQAX	JTQIX
ESG Large Cap Core	Trillium	JHJAX	JHJIX
ETF			
	Index provider		Ticker
John Hancock Corporate Bond ETF	Manulife IM		JHCB
John Hancock International High Dividend ETF	Manulife IM		JHID
John Hancock Mortgage-Backed Securities ETF	Manulife IM		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 IM		JHPI
John Hancock U.S. High Dividend ETF	Manulife IM		JHDV

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

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

John Hancock ETFs are distributed by Foreside Fund Services, LLC in the United States, and are subadvised by Dimensional Fund Advisors LP or our affiliate Manulife Investment Management (US) LLC. Foreside is not affiliated with John Hancock Investment Management Distributors LLC, Manulife Investment Management (US) LLC, or Dimensional Advisors LP.

Dimensional Fund Advisors LP receives compensation from John Hancock in connection with licensing rights to the John Hancock Dimensional indexes. Dimensional Fund Advisors LP does not sponsor, endorse, or sell, and makes no representation as to the advisability of investing in, John Hancock Multifactor ETFs.

How to contact us

Online	jhinvestments.com Get assistance in real time with our Live Chat featu		
Phone	Account service 800-225-5291	Closed-end funds 800-843-0090	
	Education savings 866-222-7498 account service	Automated 800-338-8080 EASi-Line	
Mail	Mutual funds and ETFs	Education savings	
Standard delivery	John Hancock Signature Services, Inc. P.O. Box 219909	John Hancock Freedom 529 P.O. Box 17603	
	Kansas City, MO 64121-9909	Baltimore, MD 21297-1603	
Overnight	John Hancock Signature Services, Inc.	John Hancock Freedom 529	
delivery	430 W 7 th Street Suite 219909 Kansas City, MO 64105-1407	c/o T. Rowe Price Mail Code 17603 4515 Painters Mill Road	
		Owings Mills, MD 21117-4903	

If your state or your designated beneficiary's state offers a 529 plan, you may want to consider what, if any, potential state income-tax or other state benefits it offers, such as financial aid, scholarship funds, and protection from creditors, before investing. State tax or other benefits should be one of many factors to be considered prior to making an investment decision. Please consult with your financial, tax, or other financial professional about how these state benefits, if any, may apply to your specific circumstances. You may also contact your state 529 plan or any other 529 education savings plan to learn more about their features. Please contact your financial professional or call 866-222-7498 to obtain a Plan Disclosure Document or prospectus for any of the underlying funds. The Plan Disclosure Document contains complete details on investment objectives, risks, fees, charges, and expenses, as well as more information about municipal fund securities and the underlying investment companies that should be considered before investing. Please read the Plan Disclosure Document carefully prior to investing.

John Hancock Freedom 529 is an education savings plan offered by the Education Trust of Alaska, managed by T. Rowe Price, and distributed by John Hancock Distributors LLC through other broker-dealers that have a selling agreement with **John Hancock Distributors LLC**. John Hancock Distributors LLC is a member of FINRA and is listed with the Municipal Securities Rulemaking Board (MSRB). © 2023 John Hancock. All rights reserved. Information included in this material is believed to be accurate as of the printing date.

529 PLANS ARE NOT FDIC INSURED, MAY LOSE VALUE, AND ARE NOT BANK OR STATE GUARANTEED.

John Hancock Freedom 529

P.O. Box 17603, Baltimore, MD 21297-1603, 866-222-7498, jhinvestments.com/529

Investing involves risks, including the potential loss of principal. There is no guarantee that the funds' investment strategies will be successful. The stock prices of midsize and small companies can change more frequently and dramatically than those of large companies.

Asset allocation by a fund of funds does not ensure a profit or protect against a loss. Please note that asset allocation may not be appropriate for all investors, particularly those interested in the underlying funds on their own. The portfolio's performance depends on the advisor's skill in determining asset class allocations, the mix of underlying funds, and the performance of those underlying funds. The portfolio is subject to the same risks as the underlying funds and exchange-traded funds in which it invests: Stocks and bonds can decline due to adverse issuer, market, regulatory, or economic developments; foreign investing, especially in emerging markets, has additional risks, such as currency and market volatility and political and social instability; the securities of small companies are subject to higher volatility than those of larger, more established companies; and high-yield bonds are subject to additional risks, such as increased risk of default. Please see the portfolios' prospectuses for additional risks.

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.

John Hancock Investment Management

John Hancock Investment Management Distributors LLC, Member FINRA, SIPC, 200 Berkeley Street, Boston, MA 02116, 800-225-5291, jhinvestments.com

Manulife, Manulife Investment Management, Stylized M Design, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

NOT FDIC INSURED. MAY LOSE VALUE. NO BANK GUARANTEE. NOT INSURED BY ANY GOVERNMENT AGENCY.

A company of **||| Manulife** Investment Management

MF3017753 JHAN-2023-0721-1927 00288869 WELCOMEBR 10/23

Next