

ESG fixed-income fund Investor fact sheet

John Hancock ESG Core Bond Fund

A: JBOAX I: JBOIX R6: JBORX

Summary

Objective
Current income and capital preservation

Use for
Opportunistic fixed-income holding

Morningstar category
Intermediate Core Bond

Strategy

Broad investment-grade exposure
Investing in a range of fundamentally sound, high-quality securities from issuers with a positive purpose or above-average ESG profile

A research-based culture
Integrating traditional and ESG research to invest in both corporate and municipal debt securities

Proven ESG management
From an independently owned company with an ESG focus, specializing in investment-grade fixed income for nearly 25 years

Managed by



Sara Chanda
On the fund since 2016.
Investing since 1999

Matthew C. Buscone
On the fund since 2016.
Investing since 1994

Khurram Gillani
On the fund since 2016.
Investing since 2011

Jeffrey M. Glenn, CFA
On the fund since 2016.
Investing since 1997

Morningstar ratings^{TM1}

Intermediate Core Bond

| | Overall | 3 year | 5 year | 10 year |
|-----------------|---------|--------|--------|---------|
| Class I | ★★★★ | ★★★★★ | ★★★★ | — |
| Class A | ★★★ | ★★★★ | ★★★ | — |
| Number of funds | 411 | 411 | 379 | 277 |

Overall rating is based on 3-, 5-, and 10-year Morningstar Risk-Adjusted Returns and accounts for variation in a fund's monthly performance. Other share classes may be rated differently. Hollow stars indicate Morningstar's extended performance rating.

Average annual total returns²

| | Qtd | Ytd | 1 yr | 3 yr | 5 yr | 10 yr | Life of fund | Life of fund date |
|--|-------|-------|-------|-------|-------|-------|--------------|-------------------|
| Class I without sales charge | -0.77 | 1.59 | -0.14 | -2.80 | 0.90 | — | 0.88 | 12/14/16 |
| Class A without sales charge | -0.84 | 1.46 | -0.39 | -3.05 | 0.65 | — | 0.63 | 12/14/16 |
| Class A with sales charge | -4.77 | -2.63 | -4.39 | -4.37 | -0.17 | — | 0.00 | 12/14/16 |
| Bloomberg Intermediate Government Credit Index | -0.81 | 1.50 | -0.10 | -2.46 | 1.23 | — | 1.15 | — |
| Intermediate core bond category | -0.81 | 2.14 | -1.08 | -3.88 | 0.51 | — | — | — |

Expense ratios³

| | Gross | Net (what you pay) | Contractual through |
|---------|-------|--------------------|---------------------|
| Class I | 0.85% | 0.56% | 9/30/2023 |
| Class A | 1.10% | 0.81% | 9/30/2023 |

The past performance shown here reflects reinvested distributions and the beneficial effect of any expense reductions, and does not guarantee future results. The sales charge for Class A shares, reflects the maximum sales charge of 4.0%. For Class I shares, there is no sales charge. 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.

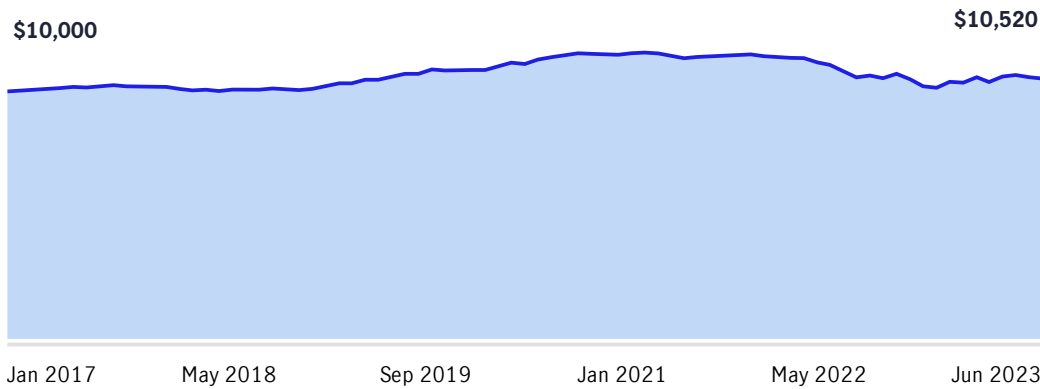
10 largest issuers⁴

| 1. | United States of America | 34.61 | 6. JPMorgan Chase & Company 1.29 |
|----|---------------------------------------|-------|--|
| 2. | U.S. Small Business Administration | 3.69 | 7. CNH Equipment Trust 1.28 |
| 3. | Federal National Mortgage Association | 3.35 | 8. The PNC Financial Services Group, Inc. 1.19 |
| 4. | The Goldman Sachs Group, Inc. | 1.39 | 9. JPMorgan Trust II 1.18 |
| 5. | Bank of America Corp. | 1.38 | 10. Verizon Master Trust 1.02 |

1 For each managed product, including mutual funds, variable annuity and variable life subaccounts, exchange-traded funds, closed-end funds, and separate accounts, with at least a 3-year history, Morningstar calculates a Morningstar RatingTM based on a Morningstar Risk-Adjusted Return that accounts for variation in a fund's monthly excess performance, placing more emphasis on downward variations and rewarding consistent performance. Exchange-traded funds and open-end mutual funds are considered a single population for comparative purposes. The top 10.0% of funds in each category, the next 22.5%, 35.0%, 22.5%, and bottom 10.0% receive 5, 4, 3, 2, or 1 star(s), respectively. The overall Morningstar Rating for a managed product is derived from a weighted average of the performance figures associated with its 3-, 5-, and 10-year (if applicable) Morningstar Rating metrics. The rating formula most heavily weights the 3-year rating, using the following calculation: 100% 3-year rating for 36 to 59 months of total returns, 60% 5-year rating/40% 3-year rating for 60 to 119 months of total returns, and 50% 10-year rating/30% 5-year rating/20% 3-year rating for 120 or more months of total returns. Star ratings do not reflect the effect of any applicable sales load. **Morningstar's extended performance rating** is calculated by adjusting the historical total returns of the oldest share class to reflect the fee structure of a younger share class, and then compounding the combined record of actual and adjusted performance into the 3-, 5-, and 10-year time periods necessary to produce Morningstar Risk-Adjusted Returns and a Morningstar Rating. Extended performance ratings do not affect actual Morningstar ratings; the overall ratings for multi-share class funds are based on actual performance only or extended performance only. Once a share class turns 3 years old, the overall Morningstar Rating will be based on actual ratings only. Adjusted historical performance is only an approximation of actual returns, and Morningstar's calculation methodology may differ from those used by other entities. Past performance does not guarantee future results. **2** The Bloomberg U.S. Intermediate Government/Credit Index tracks the performance of intermediate-term U.S. government bonds, U.S. corporate bonds, and Yankee bonds. It is not possible to directly invest in an index. **3** "Net (what you pay)" represents the effect of a contractual fee waiver and/or expense reimbursement and is subject to change. **4** Listed holdings reflect the largest portions of the fund's total and may change at any time. They are not recommendations to buy or sell any security. Data is expressed as a percentage of net assets and excludes cash and cash equivalents. Fund characteristics will vary over time.

Growth of a hypothetical \$10,000 investment⁸

Class I without sales charge – 1/1/17 – 6/30/23

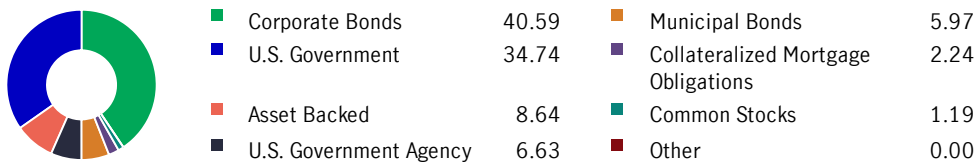


Calendar year returns^{8,9}

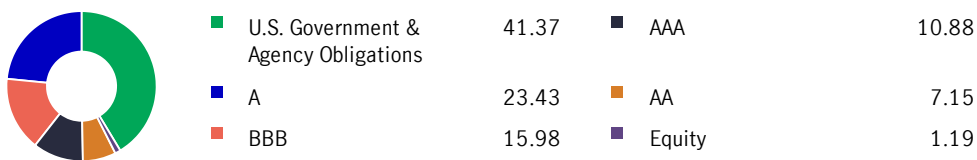
Class I without sales charge

| | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 |
|--|------|------|-------|------|------|-------|--------|
| ESG Core Bond Fund | 0.65 | 1.82 | 0.44 | 6.25 | 6.48 | -1.94 | -8.72 |
| Bloomberg US Intermediate Gov't/Credit Index | 0.22 | 2.14 | 0.88 | 6.80 | 6.43 | -1.44 | -8.23 |
| Intermediate core bond category | 0.36 | 3.76 | -0.55 | 8.29 | 7.52 | -1.53 | -13.34 |

Asset mix¹⁰



Quality composition¹¹



Key facts

| | |
|---|-----------|
| Total net assets | \$60.32 m |
| Portfolio turnover ⁵ (%) | 47 |
| Number of holdings | 169 |
| 30-Day SEC yield ⁶ (%) | |
| Subsidized | 4.07% |
| Unsubsidized | 3.69% |
| Upside capture ratio ⁷ (%) | 98.17 |
| Downside capture ratio ⁷ (%) | 105.29 |

Based on Class I shares for the five-year period.

What you should know before investing

Fixed-income investments are subject to interest-rate and credit risk; their value will normally decline as interest rates rise or if an issuer is unable or unwilling to make principal or interest payments. Mortgage- and asset-backed securities may be sensitive to changes in interest rates and may be subject to early repayment and the market's perception of issuer creditworthiness. Municipal bond prices can decline due to fiscal mismanagement or tax shortfalls, or if related projects become unprofitable. The interest earned on taxable municipal securities is fully taxable at the federal level and may be taxed at the state level. Liquidity—the extent to which a security may be sold or a derivative position closed without negatively affecting its market value, if at all—may be impaired by reduced trading volume, heightened volatility, rising interest rates, and other market conditions. Fund distributions generally depend on income from underlying investments and may vary or cease altogether in the future. The fund's ESG policy could cause it to perform differently than similar funds that do not have such a policy. Please see the fund's prospectus 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.

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⁵ The portfolio turnover is as of the fund's fiscal year end and is subject to change. The fund's annual report includes further details regarding the portfolio turnover ratio. ⁶ Unsubsidized yield reflects what the yield would have been without the effect of reimbursements and waivers. ⁷ Upside capture ratio measures a manager's performance in up markets relative to the market itself. Downside capture ratio measures a manager's performance in down markets relative to the market itself. ⁸ Performance data shown excludes fees and expenses. The performance data would be lower if such fees and expenses were included. Past performance does not guarantee future results. ⁹ Returns for the fund's first year are since fund inception. ¹⁰ Excludes any negative exposures that may result from the use of futures or forward contracts. ¹¹ Ratings are from Moody's, if available, and from Standard & Poor's or Fitch, respectively, if not. Securities in the Not rated category have not been rated by a rating agency; however, the subadvisor performs its own credit analysis for many of these securities and assigns comparable ratings that are used for compliance with applicable investment policies. Prior to June 30, 2021, internal ratings provided by the subadvisor were included. Ratings composition will change. Individual bonds are rated by the creditworthiness of their issuers; these ratings do not apply to the fund or its shares. U.S. government and agency obligations are backed by the full faith and credit of the U.S. government. All other bonds are rated on a scale from AAA (extremely strong financial security characteristics) down to CCC and below (having a very high degree of speculative characteristics). "Short-term investments and other," if applicable, may include fund receivables, payables, and certain derivatives.

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