

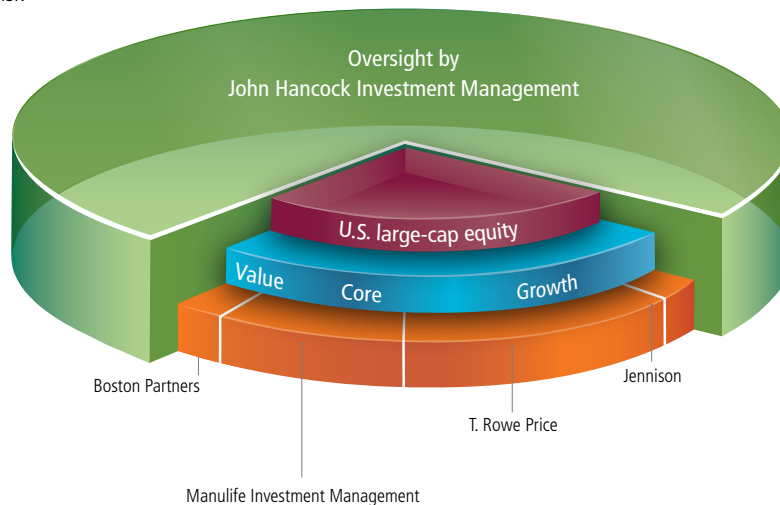
A closer look at John Hancock Multimanager Lifestyle Portfolios

John Hancock Multimanager Lifestyle Portfolios take a different approach to broadly diversified, risk-based investing. The asset allocation team believes diversification should include multiple investment styles and multiple managers—it’s an approach that seeks to harness expert ideas from independent investment teams across the world. A rigorous oversight process ensures that each manager adheres to its assignment and that each mandate behaves according to expectations.

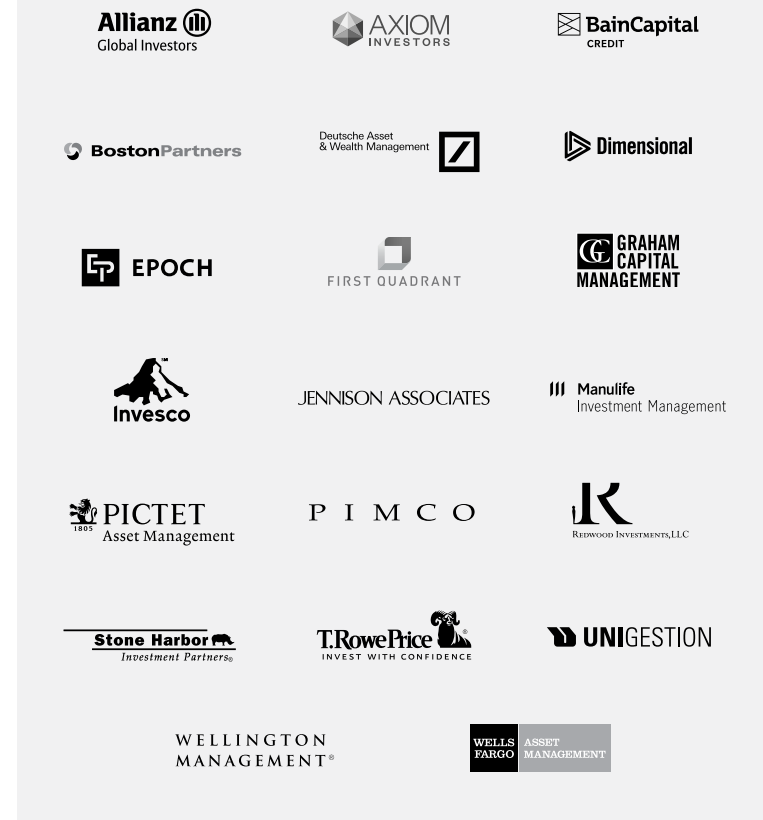
A method that delivers three layers of diversification

Representative U.S. large-cap equity portion of John Hancock Multimanager Lifestyle Balanced Portfolio

- **Oversight**
Monitoring each portfolio team for the repeatability of its investment process and management of risk
- **Multiple asset classes**
Both within and beyond traditional equity and fixed income
- **Multiple styles**
Continual exposure to a variety of strategies, as different characteristics go in and out of favor
- **Multiple managers**
A diversity of approaches from some of the world’s best managers



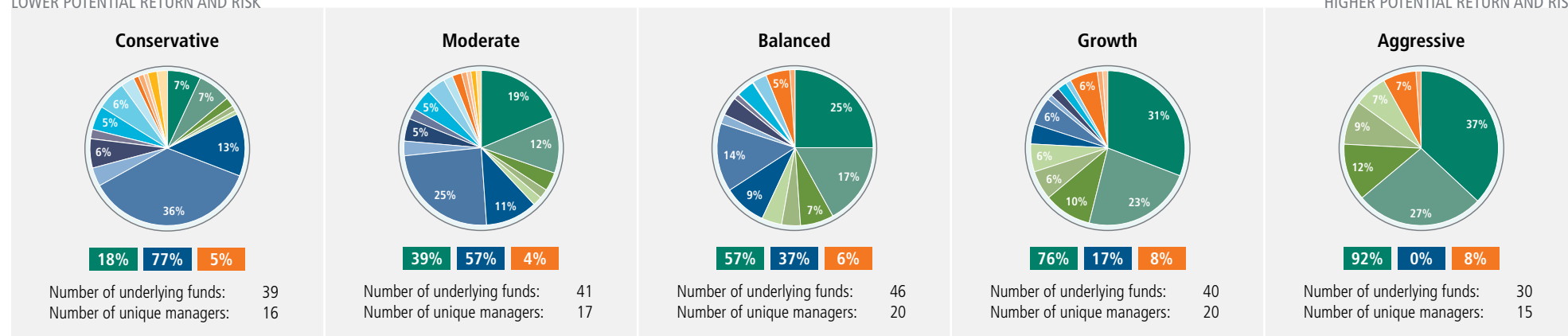
Our asset allocation portfolios bring together some of the best investment teams from around the world



A suite built to serve a range of investor risk profiles¹

LOWER POTENTIAL RETURN AND RISK

HIGHER POTENTIAL RETURN AND RISK



EQUITY

- **U.S. large-cap equity**—Managed by Boston Partners, Jennison, Manulife Investment Management, T. Rowe Price
- **International equity**—Managed by Axiom, Boston Partners, Dimensional, Epoch, Fidelity, Manulife Investment Management, Pictet, Wellington
- **U.S. mid-cap equity**—Managed by Dimensional, T. Rowe Price, Wellington
- **Emerging-market equity**—Managed by Dimensional, Manulife Investment Management
- **U.S. small-cap equity**—Managed by Dimensional, Manulife Investment Management, Redwood, Wellington

FIXED INCOME

- **Multisector bond**—Managed by Manulife Investment Management, Stone Harbor
- **Intermediate-term bond**—Managed by Manulife Investment Management, Wells Capital
- **Bank loan**—Managed by Bain Capital Credit
- **High-yield bond**—Managed by Manulife Investment Management, Wells Capital
- **Global bond**—Managed by Manulife Investment Management

FIXED INCOME continued

- **Emerging-market debt**—Managed by Manulife Investment Management
- **Inflation-protected bond**—Managed by Fidelity
- **Short-term bond**—Managed by Manulife Investment Management

ALTERNATIVE

- **Sector equity**—Managed by Allianz, Deutsche, Manulife Investment Management, T. Rowe Price, Wellington
- **Absolute return**—Managed by First Quadrant
- **Alternative**—Managed by Graham, Unigestion
- **Thematic equity**—Managed by Wellington
- **Long/short equity**—Managed by Wellington

¹ Represents Class A shares.

Source: John Hancock Investment Management, as of 9/30/20. It is not possible to invest directly in an index. Allocation figures are rounded to the nearest whole number. Allocations less than 5% are not labeled within the charts. Allocations are subject to change.

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. 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. Please see the portfolios' prospectus for additional risks. This material is not intended to be, nor shall it be interpreted or construed as, a recommendation or providing advice, impartial or otherwise. John Hancock Investment Management and its representatives and affiliates may receive compensation derived from the sale of and/or from any investment made in its products and services.

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.

 Investment Management

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