

Asset allocation fund Investor fact sheet

John Hancock Balanced Fund

A: SVBAX C: SVBCX I: SVBIX R2: JBATX R4: JBAFX R5: JBAVX R6: JBAWX

Summary

portfolio

One-stop diversification

Managed by

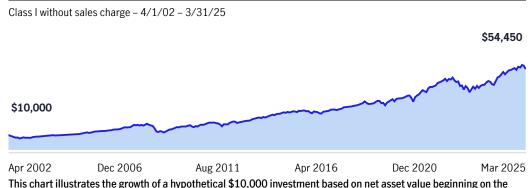
Manulife

Average annual total returns¹

Objective Current income and long-term growth, consistent with		Qtd	Ytd	1 yr	3 yr	5 yr	10 yr	Since inception	Inception date
capital preservation	Class I without sales charge	-1.84	-1.84	3.77	5.70	10.88	7.61	7.66	3/4/02
Use for Core moderate holding	Class A without sales charge Class A with sales charge	-1.91	-1.91	3.46	5.39	10.54	7.29	7.41	10/6/92
Morningstar category Moderate Allocation	(Maximum initial sales charge 4.50%)	-6.34	-6.34	-1.19	3.79	9.53	6.80	7.26	10/6/92
Moderate Allocation	S&P 500 Index	-4.27	-4.27	8.25	9.06	18.59	12.50	10.52	_
Strategy	Bloomberg U.S. Aggregate Bond Index	2.78	2.78	4.88	0.52	-0.40	1.46	4.49	_
Collaborative selection Leveraging the entire Manulife Investment Management team to seek promising investment ideas	Blended Benchmark	-1.45	-1.45	7.02	5.78	10.88	8.22	8.35	_
	Moderate allocation category	-0.33	-0.33	5.36	4.39	10.06	6.08 Net	—	 Contractual
Reduced volatility Mandated to hold a diverse combination of equities and bonds designed to help reduce the overall volatility of the	Expense ratios ²			Gross		(what y	ou pay)		through
	Class I			0.74%			0.73%		7/31/2026
	Class A			1.04%			1.03%		7/31/2026

The performance data shown represents past performance, which 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. Performance figures assume that all distributions are reinvested. For the most recent month-end performance, visit jhinvestments.com.

Growth of a hypothetical \$10,000 investment



date noted with all distributions reinvested. 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. Returns for periods shorter than one year are cumulative.

set mix ³				%
	Common Stocks	51.25	Asset Backed	1.82
	Corporate Bonds	15.01	Collateralized Mortgage Obligations	1.33
	U.S. Government Agency	14.37	Cash & Cash Equivalents	1.09
	U.S. Government	7.75	Term Loans	0.12
	Foreign Stock	7.23	Other	0.04

1 It is not possible to invest in an index. Index definitions can be found within the "What you should know before Investing" section on the last page of this fact sheet. 2 "Net (what you pay)" represents the effect of a contractual fee waiver and/or expense reimbursement and is subject to change. 3 The asset mix excludes any negative exposures that may result from the use of futures or forward contracts.

%

strategies

Michael J. Scanlon, Jr., CFA On the fund since 2015. Investing since 2000

Jeffrey N. Given, CFA On the fund since 2006. Investing since 1993

Single, professionally managed option for investors

Investment Management

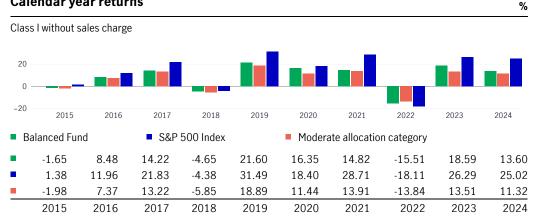
Established asset manager with global resources and

expertise extending across equity, fixed-income, and alternative investments as well as asset allocation

looking to diversify their portfolio holdings

Susan A. Curry On the fund since 2019. Investing since 1993

Calendar year returns



Top 5 equity holdings¹²

1. Alphabet, Inc., Class A	4.69	4. Eli Lilly & Company	2.86
2. Microsoft Corp.	4.40	5. JPMorgan Chase & Company	2.53
3. Amazon.com, Inc.	3.82		

What you should know before investing

The value of a company's equity securities is subject to change in the company's financial condition and overall market and economic conditions. 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. Investments in higheryielding, lower-rated securities include a higher risk of default. 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 changes in interest rates, and may be subject to early repayment and the market's perception of issuer creditworthiness. 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. The use of hedging and derivatives could produce disproportionate gains or losses and may increase costs. Active and frequent trading of securities can increase transaction costs (lowering performance) and taxable distributions. Please see the fund's prospectus for additional risks.

The S&P 500 Index tracks the performance of 500 of the largest publicly traded companies in the United States. The Bloomberg U.S. Aggregate Bond Index tracks the performance of U.S. investment-grade bonds in government, assetbacked, and corporate debt markets. The Blended Benchmark comprises 60% S&P 500 Index and 40% Bloomberg U.S. Aggregate Bond Index. It is not possible to invest directly in an index. The benchmark shown demonstrates how the fund's performance compares against the returns of similar investments, which may differ from the broad-based securities index shown in the fund's prospectus.

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 read and consider carefully before investing.

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4 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. 5 Beta measures the sensitivity of a security or portfolio to its benchmark. The beta of the market (as represented by the benchmark) is 1.00. Accordingly, a security or portfolio with a 1.10 beta is expected to have 10% more volatility than the market. 6 R-squared is a measurement that indicates how closely a security or portfolio's performance correlates with the performance of its benchmark index. R-squared can range from 0.00 to 1.00, with 1.00 indicating perfect correlation to the index. 7 Sharpe ratio is a measure of excess return per unit of risk, as defined by standard deviation. A higher Sharpe ratio suggests better risk-adjusted performance. 8 Standard deviation is a statistical measure of the historic volatility of a portfolio. It measures the fluctuation of a security or portfolio's periodic returns from the mean or average. The larger the deviation, the larger the standard deviation and the higher the risk. 9 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. 10 Unsubsidized yields reflect what the yield would have been without the effect of reimbursements and waivers. 11 The SEC Yield is a standardized annual yield based on the most recent 30-day period that is calculated in accordance with the prescribed SEC formula. The SEC Yield is subject to change and may be negative when a fund's expenses exceed its income. The SEC Yield may not equal the fund's actual income distribution rate and therefore, a per share distribution may still be paid to shareholders when the SEC Yield is negative. 12 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.

Manulife John Hancock ш Investments

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Key facts

%

Total net assets	\$5.52 b
Portfolio turnover ⁴ (%)	67
Number of holdings	1,020
Benchmark	S&P 500 Total Return
Beta ⁵	0.67
R-squared ⁶ (%)	94.93
Sharpe ratio ⁷	0.94
Standard deviation ⁸ (%)	
Fund	11.56
Benchmark	16.76
Upside capture ratio ⁹ (%)	65.53
Downside capture ratio ⁹ (%) 72.39
30-Day SEC yield 10,11 (%)	
Subsidized	1.95%
Unsubsidized	1.94%

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

Top 5	bond	issuers ¹²
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1.	Federal National Mortgage Association	8.51
2.	United States of America	7.73
3.	Federal Home Loan Mortgage Corp.	5.82
4.	Government National Mortgage Association	0.37
F	Ford Mator Cradit Company LLC	0.25

%

Ford Motor Credit Company LLC 0.35