

Fixed-income fund Investor fact sheet

John Hancock Bond Fund

A: JHNBX C: JHCBX I: JHBIX R2: JHRBX R4: JBFRX R6: JHBSX

Summary
Objective

High current income consistent with a prudent level of risk

Use for

Diversifying income holdings

Morningstar category

Intermediate Core-Plus Bond

Strategy
Income potential

Pursuing a variety of opportunities offered primarily by U.S. government, agency, and corporate bonds

Risk management

Broad diversification, sector allocation, issue selection, and yield curve positioning

Quality portfolio

Investing at least 75% of assets in investment-grade bonds

Managed by

Manulife
 Investment Management

Howard C. Greene, CFA

On the fund since 2002.

Investing since 1979

Connor Minnaar, CFA

On the fund since 2022.

Investing since 2002

Jeffrey N. Given, CFA

On the fund since 2006.

Investing since 1993

Pranay Sonalkar, CFA

On the fund since 2021.

Investing since 2014

Morningstar ratings^{TM1}

Intermediate Core-Plus Bond

	Overall	3 year	5 year	10 year
Class I	★★★★	★★★	★★★	★★★★
Class A	★★★★	★★★	★★★	★★★★
Number of funds	562	562	526	373

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 returns^{2,3}

	Qtd	Ytd	1 yr	3 yr	5 yr	10 yr	Life of fund	Life of fund date
Class I without sales charge	-3.20	-0.51	1.62	-4.53	0.50	1.91	6.60	11/9/73
Class A without sales charge	-3.35	-0.81	1.23	-4.84	0.19	1.60	6.42	11/9/73
Class A with sales charge	-7.23	-4.75	-2.83	-6.13	-0.63	1.19	6.34	11/9/73
Bloomberg U.S. Aggregate Bond Index	-3.23	-1.21	0.64	-5.21	0.10	1.13	—	—
Intermediate core-plus bond category	-2.86	-0.54	1.23	-4.42	0.28	1.36	—	—

Expense ratios⁴

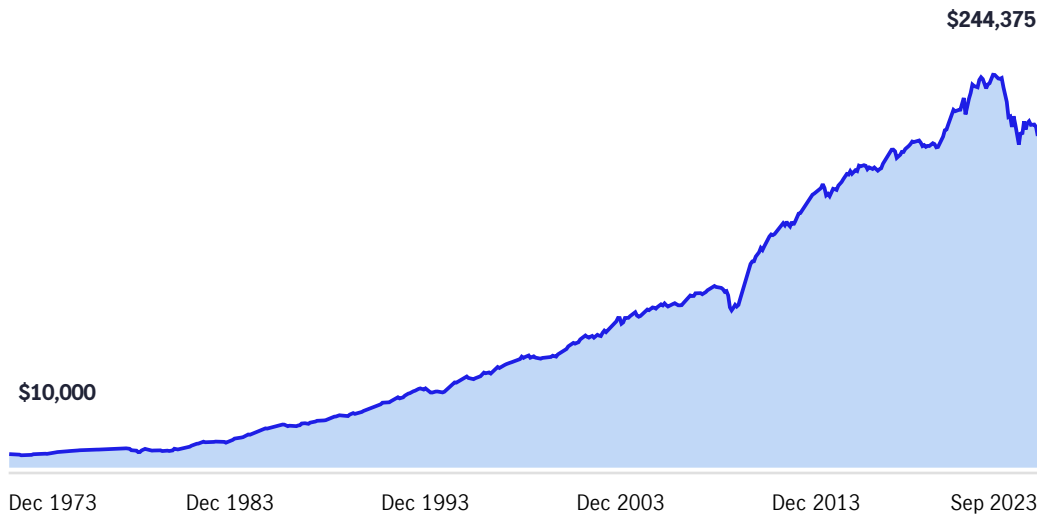
	Gross	Net (what you pay)	Contractual through
Class I	0.48%	0.47%	7/31/2025
Class A	0.78%	0.77%	7/31/2025

The best 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.

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** 11/9/73 is the inception date for the oldest class of shares, Class A shares. Class I shares were first offered on 9/4/01; returns prior to this date are those of Class A shares and have not been adjusted for expenses; otherwise, returns would vary. **3** 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. **4** "Net (what you pay)" represents the effect of a contractual fee waiver and/or expense reimbursement and is subject to change.

Growth of a hypothetical \$10,000 investment⁵

Class I without sales charge – 12/1/73 – 9/30/23

**Key facts**

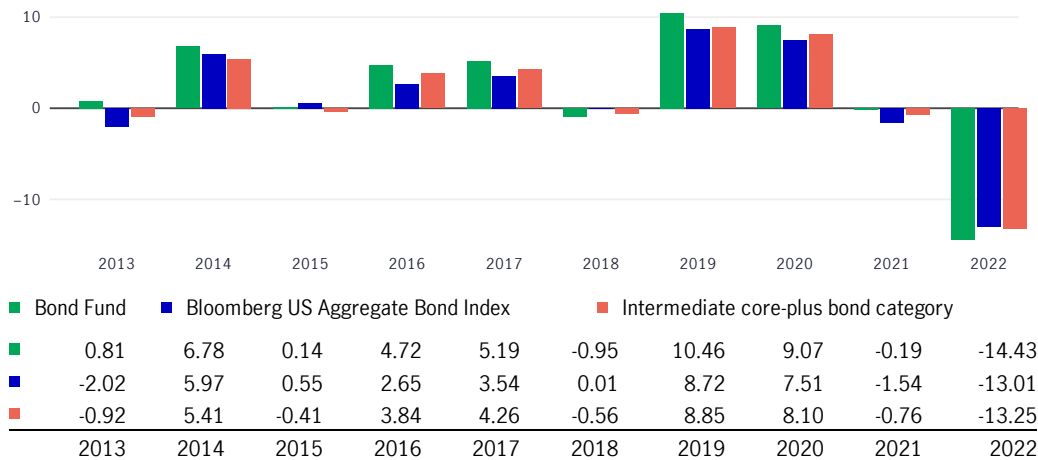
Total net assets	\$21.55 b
Portfolio turnover⁶ (%)	108
Number of holdings	990
Upside capture ratio⁷ (%)	113.63
Downside capture ratio⁷ (%)	107.87
Average maturity (yrs)	9.45
Effective duration (yrs)	6.32
30-Day SEC yield⁸ (%)	
Subsidized	4.97%
Unsubsidized	4.96%

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

Calendar year returns⁵

%

Class I without sales charge

**10 largest issuers⁹**

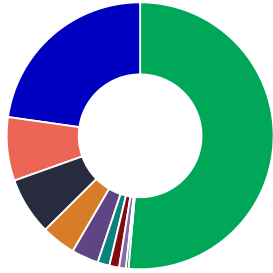
%

1. United States of America	19.73	6. Bank of America Corp.	0.98
2. Federal National Mortgage Association	19.36	7. Energy Transfer LP	0.81
3. Federal Home Loan Mortgage Corp.	12.58	8. American Airlines Group, Inc.	0.75
4. Government National Mortgage Association	1.02	9. Citigroup, Inc.	0.74
5. Wells Fargo & Company	1.02	10. United Airlines, Inc.	0.70

⁵ 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. ⁶ 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. 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 Unsubsidized yield reflects what the yield would have been without the effect of reimbursements and waivers. ⁹ 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.

Quality composition¹⁰

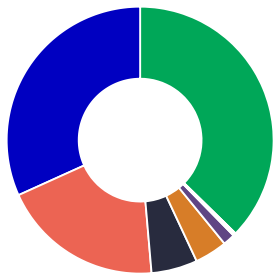
%



■ U.S. Government & Agency Obligations	51.37
■ BBB	22.74
■ BB	7.69
■ A	6.97
■ AAA	4.16
■ B	3.27
■ Short-Term Investments & Other	1.44
■ Not Rated	1.18
■ AA	0.82
■ CCC & Below	0.30

Asset mix¹¹

%



■ Corporate Bonds	37.32
■ U.S. Government Agency	31.76
■ U.S. Government	19.61
■ Asset Backed	5.59
■ Collateralized Mortgage Obligations	3.93
■ Cash & Cash Equivalents	1.44
■ Foreign Government Obligations	0.13
■ Municipal Bonds	0.11
■ Other	0.06
■ Foreign Stock	0.05

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. Investments in higher-yielding, 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. Fund distributions generally depend on income from underlying investments and may vary or cease altogether in the future. 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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10 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. **11** Excludes any negative exposures that may result from the use of futures or forward contracts.

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