

**U.S. equity fund** Investor fact sheet

# John Hancock Financial Industries Fund

A: FIDAX C: FIDCX I: JFIFX R6: JFDRX

**Summary**
**Objective**  
 Capital appreciation

**Use for**  
 Financials sector exposure

**Morningstar category**  
 Financial

**Strategy**
**Specialized portfolio**  
 Investing in stocks of U.S. and foreign financial service companies of any size

**Undervalued opportunities**  
 Focusing on stock selection to identify securities that appear comparatively undervalued

**Disciplined approach**  
 Evaluating potential investments based on capital ratios, asset quality, management, earnings, liquidity, and sensitivity to interest rates

**Managed by**

**Manulife**  
 Investment Management

Established asset manager with global resources and expertise extending across equity, fixed-income, and alternative investments as well as asset allocation strategies


**Susan A. Curry**  
 On the fund since 2008.  
 Investing since 1993

**Ryan P. Lentell, CFA**  
 On the fund since 2015.  
 Investing since 1999

**Average annual total returns<sup>1,2</sup>**

	Qtd	Ytd	1 yr	3 yr	5 yr	10 yr	Life of fund	Life of fund date	%
Class I without sales charge	0.81	-7.82	-3.04	8.50	3.39	6.84	6.72	3/15/96	
Class A without sales charge	0.74	-7.93	-3.28	8.21	3.14	6.65	6.65	3/15/96	
Class A with sales charge	-4.33	-12.52	-8.11	6.37	2.08	6.10	6.45	3/15/96	
S&P 500 Financials Index	5.33	-0.53	9.50	15.65	7.20	10.12	7.02	—	
S&P 500 Index	8.74	16.89	19.59	14.60	12.31	12.86	9.38	—	
Financial category	2.50	-3.94	1.94	12.00	3.45	7.12	—	—	

	Expense ratios <sup>3</sup>	Gross	Net (what you pay)	Contractual through
Class I		0.95%	0.94%	7/31/2024
Class A		1.25%	1.24%	7/31/2024

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 5.0%. 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](http://jhinvestments.com).

**Growth of a hypothetical \$10,000 investment<sup>4</sup>**

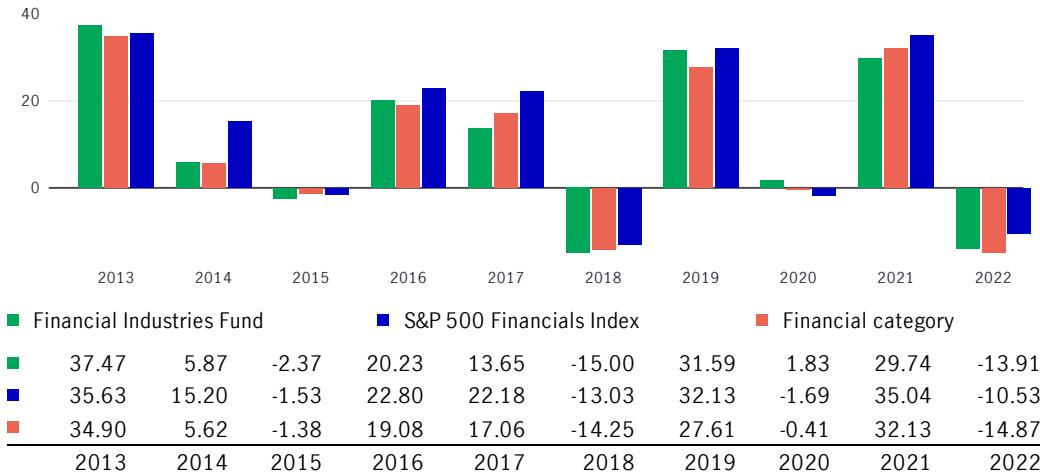
Class I without sales charge – 4/1/96 – 6/30/23



**1** 3/14/96 is the inception date for the oldest class of shares, Class A shares. Class I shares were first offered on 9/9/16; returns prior to this date are those of Class A shares and have not been adjusted for expenses; otherwise, returns would vary. **2** The S&P 500 Financials Index tracks the performance of publicly traded large-cap financial companies in the United States. The S&P 500 Index tracks the performance of 500 of the largest publicly traded companies in the United States. It is not possible to invest directly 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** 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.

**Calendar year returns<sup>4</sup>**

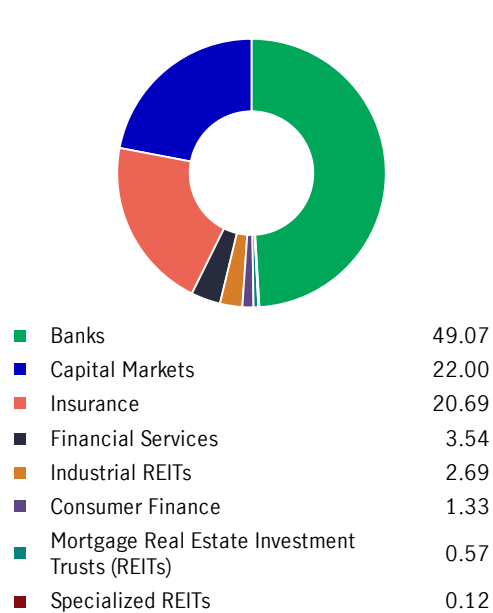
Class I without sales charge



**10 largest holdings<sup>5</sup>**

	%
1. Market Group, Inc.	3.48
2. Ameriprise Financial, Inc.	3.29
3. Wells Fargo & Company	3.20
4. Regions Financial Corp.	3.05
5. Fifth Third Bancorp	2.96
6. Morgan Stanley	2.83
7. Arch Capital Group, Ltd.	2.59
8. Ares Management Corp.	2.53
9. S&P Global, Inc.	2.53
10. JPMorgan Chase & Company	2.41

**Largest industries<sup>5</sup>**



**Key facts**

Total net assets	\$470.81 m
Portfolio turnover <sup>6</sup> (%)	45
Number of holdings	77
Benchmark	S&P 500 Financials Index
Average market cap <sup>7</sup>	
Fund	\$71.17 b
Benchmark	\$255.95 b
Beta <sup>8</sup>	0.93
R-squared <sup>9</sup> (%)	94.98
Sharpe ratio <sup>10</sup>	0.15
Standard deviation <sup>11</sup> (%)	
Fund	22.22
Benchmark	23.31
Upside capture ratio <sup>12</sup> (%)	87.37
Downside capture ratio <sup>12</sup> (%)	96.84

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

**What you should know before investing**

A portfolio concentrated in one sector or that holds a limited number of securities may fluctuate more than a diversified portfolio. Foreign investing, especially in emerging markets, has additional risks, such as currency and market volatility and political and social instability. The stock prices of midsize and small companies can change more frequently and dramatically than those of large companies. Hedging and other strategic transactions may increase volatility and result in losses if not successful. Please see the fund's prospectus for additional risks.

Request a prospectus or summary prospectus from your financial professional, by visiting [jhinvestments.com](http://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.

© 2023 Morningstar. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete, or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance does not guarantee future results.

<sup>4</sup> 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. <sup>5</sup> 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. <sup>6</sup> 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. <sup>7</sup> FactSet. Average market cap is based on a weighted average. <sup>8</sup> Beta measures the sensitivity of the fund to its benchmark. The beta of the market (as represented by the benchmark) is 1.00. Accordingly, a fund with a 1.10 beta is expected to have 10% more volatility than the market. <sup>9</sup> R-squared is a measurement that indicates how closely a fund'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. <sup>10</sup> 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. <sup>11</sup> Standard deviation is a statistical measure of the historic volatility of a portfolio. It measures the fluctuation of a fund's periodic returns from the mean or average. The larger the deviation, the larger the standard deviation and the higher the risk. <sup>12</sup> 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.