

Fixed-income fund Investor fact sheet

John Hancock Floating Rate Income Fund

A: JFIAX C: JFIGX I: JFIIX R6: JFIRX

Summary
Objective

A high level of current income

Use for

High current income and reducing interest-rate risk

Morningstar category

Bank Loan

Strategy
High income potential

Uses rigorous fundamental research to generate income through investments in senior floating-rate bank loans

Interest-rate hedge

Coupon payments on bank loans "float" above prevailing rates, so exposure to the asset class can help reduce a portfolio's rate sensitivity

Diversification potential

The asset class's historical return pattern has differed from those of stocks and traditional bonds, a key to creating diversification

Managed by


A leading global credit specialist, combining industry-specific micro and macro trend research with rigorous, bottom-up security analysis


Grayson Allison
 On the fund since 2017.
 Investing since 2011

Daniel Shugrue
 On the fund since 2025.
 Investing since 1994

Andrew Carlino
 On the fund since 2018.
 Investing since 1996

Kimberly M. Harris
 On the fund since 2018.
 Investing since 1988

Nathaniel D. Whittier
 On the fund since 2019.
 Investing since 2010

Average annual total returns¹

	Qtd	Ytd	1 yr	3 yr	5 yr	10 yr	Since inception	Inception date	%
Class I without sales charge	0.46	0.46	6.35	6.25	8.30	4.13	4.47	1/1/08	
Class A without sales charge	0.41	0.41	6.11	6.06	8.05	3.88	4.16	1/1/08	
Class A with sales charge (Maximum initial sales charge 2.50%)	-2.14	-2.14	3.42	5.15	7.51	3.62	4.00	1/1/08	
Morningstar LSTA US Leveraged Loan Index	0.48	0.48	6.86	7.21	8.96	4.98	5.05	—	—
Bank loan category	0.21	0.21	6.17	6.01	7.35	3.89	—	—	—

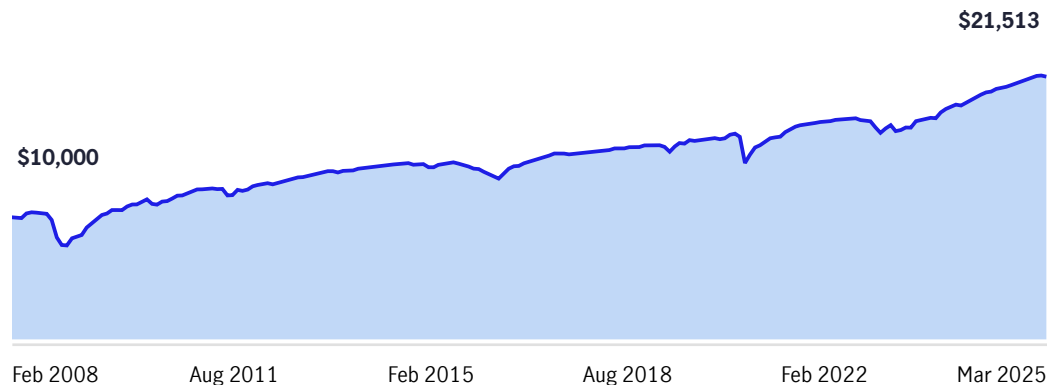
Expense ratios²

	Gross	Net (what you pay)	Contractual through
Class I	0.92%	0.80%	12/31/2025
Class A	1.17%	1.03%	12/31/2025

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

Class I without sales charge – 2/1/08 – 3/31/25



This chart illustrates the growth of a hypothetical \$10,000 investment based on net asset value beginning on the 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.

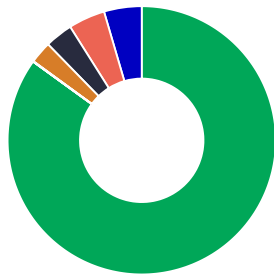
Calendar year returns

Class I without sales charge	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	%
Floating Rate Income Fund	-4.06	11.29	3.00	-0.89	9.04	2.89	4.82	-4.04	13.56	8.74	
Morningstar LSTA US Leveraged Loan Index	-0.69	10.14	4.11	0.47	8.64	3.12	5.20	-0.60	13.13	8.95	
Bank loan category	-1.28	9.22	3.47	-0.16	7.42	1.09	4.23	-2.62	11.96	8.41	

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.

Asset mix¹¹

%



Term Loans	84.98
Corporate Bonds	4.54
Asset Backed	4.42
Cash & Cash Equivalents	3.35
Common Stocks	2.65
Foreign Stock	0.05
Preferred Securities	0.01
Other	0.00

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. 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. Foreign investing, especially in emerging markets, has additional risks, such as currency and market volatility and political and social instability. A portfolio concentrated in one sector or that holds a limited number of securities may fluctuate more than a diversified portfolio. 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.

The Morningstar LSTA US Leveraged Loan Index tracks the market-weighted performance of U.S. dollar-denominated institutional leveraged loan portfolios. 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.

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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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3 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. **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** 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. **6** Effective duration measures the security or portfolio's sensitivity to changes in interest rates. A longer duration will cause fluctuation when interest rates change. **7** Unsubsidized yields reflect what the yield would have been without the effect of reimbursements and waivers. **8** 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. **9** 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 security or portfolio receivables, payables, and certain derivatives. **10** Holdings, sector weightings, market capitalization and portfolio characteristics are subject to change at any time. There is no guarantee the fund will maintain the portfolio characteristics, or the future profitability of the securities identified and set forth herein. **11** The asset mix excludes any negative exposures that may result from the use of futures or forward contracts.

Key facts

Total net assets	\$1.07 b
Portfolio turnover ⁴ (%)	51
Number of holdings	469
Upside capture ratio ⁵ (%)	97.79
Downside capture ratio ⁵ (%)	122.53
Average maturity (yrs)	4.70
Effective duration ⁶ (yrs)	0.10
30-Day SEC yield ^{7,8} (%)	
Subsidized	7.44%
Unsubsidized	7.32%

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

10 largest issuers³

%

1. Invesco ETFs/USA	1.17
2. Asurion, LLC	0.80
3. ASP Unifrax Holdings, Inc.	0.73
4. National Mentor Holdings, Inc.	0.70
5. State Street ETF/USA	0.65
6. Amneal Pharmaceuticals LLC	0.64
7. Curium BidCo S.a r.l.	0.63
8. Atlas Senior Loan Fund, Ltd.	0.62
9. Jamestown CLO, Ltd.	0.61
10. TransDigm, Inc.	0.60

Quality composition^{9,10}

%

A	0.22
BBB	4.35
BB	16.02
B	63.57
CCC & Below	3.67
Equity	2.70
Not Rated	6.11
Short-Term Investments & Other	3.35



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