

Fixed-income fund Investor fact sheet

John Hancock Income Fund

A: JHFIX C: JSTCX I: JSTIX R2: JSNSX R4: JSNFX R5: JSNVX R6: JSNWX

Summary
Objective
 A high level of current income

Use for
 Diversifying income holdings

Morningstar category
 Multisector Bond

Strategy
Income potential
 Pursuing a variety of investment-grade and higher-yielding fixed-income opportunities globally

Diverse bond holdings
 Including government and corporate bonds from both developed and emerging markets

Currency exposure
 May be used to hedge risk

Managed by¹
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

Thomas C. Goggins
 On the fund since 2009.
 Investing since 1987

Daniel S. Janis III
 On the fund since 1999.
 Investing since 1984

Bradley L. Lutz, CFA
 On the fund since 2022.
 Investing since 1992

Christopher M. Chapman, CFA
 On the fund since 2017.
 Investing since 1995

Kisoo Park
 On the fund since 2015.
 Investing since 1986

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	3.26	-10.10	-10.10	-1.10	0.81	1.89	6.10	8/19/86
Class A without sales charge	3.18	-10.35	-10.35	-1.39	0.51	1.58	5.89	8/19/86
Class A with sales charge	-0.92	-13.89	-13.89	-2.72	-0.31	1.17	5.77	8/19/86
Bloomberg U.S. Aggregate Bond Index	1.87	-13.01	-13.01	-2.71	0.02	1.06	5.44	—
Multisector bond category	2.54	-9.93	-9.93	-1.15	0.84	2.07	—	—

Expense ratios ⁴	Gross	Net (what you pay)	Contractual through
Class I	0.51%	0.50%	7/31/2024
Class A	0.81%	0.80%	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 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.

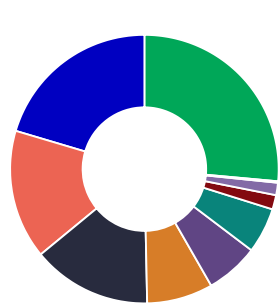
Growth of a hypothetical \$10,000 investment⁵

Class I without sales charge – 9/1/86 – 12/31/22


Calendar year returns⁵

Class I without sales charge	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Income Fund	2.19	4.02	0.91	3.53	4.32	-2.73	10.65	7.57	0.02	-10.10
Bloomberg U.S. Aggregate Bond Index	-2.02	5.97	0.55	2.65	3.54	0.01	8.72	7.51	-1.54	-13.01
Multisector bond category	2.15	3.42	-2.03	7.09	6.13	-1.53	9.68	4.82	2.29	-9.93

1 Effective 3/15/23, Daniel S. Janis III is retiring as a portfolio manager. **2** 8/18/86 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. **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.

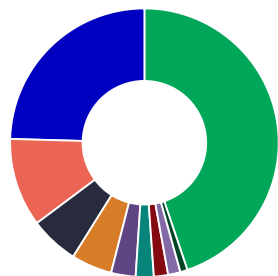
Quality composition⁶

Rating	%
BBB	26.45
BB	20.40
U.S. Government & Agency Obligations	15.56
AAA	14.37
A	7.96
AA	6.39
B	5.48
Not Rated	1.73
Short-Term Investments & Other	1.49
CCC & Below	0.17

Key facts

Total net assets	\$1.82 b
Portfolio turnover⁷ (%)	40
Number of holdings	503
Upside capture ratio⁸ (%)	90.05
Downside capture ratio⁸ (%)	77.05
Average maturity (yrs)	6.48
Effective duration (yrs)	4.56
30-Day SEC yield⁹ (%)	
Subsidized	4.85%
Unsubsidized	4.84%

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

Asset mix¹⁰

Category	%
Corporate Bonds	44.81
Foreign Government Obligations	24.55
U.S. Government	10.67
Collateralized Mortgage Obligations	5.89
U.S. Government Agency	4.90
Preferred Securities	2.95
Convertible Bonds	2.17
Asset Backed	1.71
Cash & Cash Equivalents	1.49
Other	0.86

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 involve additional risks, as these securities include a higher risk of default and loss of principal. Foreign investing, especially in emerging markets, has additional risks, such as currency and market volatility and political and social instability. Currency transactions are affected by fluctuations in exchange rates, which may adversely affect the U.S. dollar value of a fund's investments. 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 transactions could produce disproportionate gains or losses and may increase volatility and costs. The fund may cease or reduce its distribution level if the amount of such income and/or dividends received from its investment declines. 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 largest issuers¹¹

Issuer	%	Issuer	%
1. United States of America	10.66	6. Commonwealth of Australia	1.79
2. Federal National Mortgage Association	2.79	7. HCA, Inc.	1.78
3. Republic of Indonesia	2.72	8. Kingdom of Norway	1.77
4. Government of Canada	2.70	9. Government of New Zealand	1.68
5. Federal Home Loan Mortgage Corp.	2.47	10. Delta Air Lines, Inc.	1.63

6 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. **7** 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. **8** 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. **9** Unsubsidized yield reflects what the yield would have been without the effect of reimbursements and waivers. **10** Excludes any negative exposures that may result from the use of futures or forward contracts. **11** 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.

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