

**Fixed-income fund** Investor fact sheet

# John Hancock Investment Grade Bond Fund

A: TAUSX C: TCUSX I: TIUSX R2: JIGBX R4: JIGMX R6: JIGEX

Summary	Average annual total returns <sup>1,2</sup>							%	
	Qtd	Ytd	1 yr	3 yr	5 yr	10 yr	Since inception	Inception date	
<b>Objective</b> Current income and capital preservation									
<b>Use for</b> High-quality income opportunities									
<b>Morningstar category</b> Intermediate Core Bond									
<b>Strategy</b>									
<b>Diversified bond portfolio</b> Investing in corporate bonds from a range of sectors, as well as U.S. government securities	Class I without sales charge	2.86	2.86	5.17	0.52	0.31	1.65	4.51	1/1/92
	Class A without sales charge	2.68	2.68	4.79	0.27	0.05	1.39	4.30	1/1/92
	Class A with sales charge (Maximum initial sales charge 4.00%)	-1.40	-1.40	0.56	-1.09	-0.77	0.97	4.17	1/1/92
	Bloomberg U.S. Aggregate Bond Index	2.78	2.78	4.88	0.52	-0.40	1.46	4.61	—
	Intermediate core bond category	2.64	2.64	4.95	0.47	-0.10	1.36	—	—
<b>A conservative approach</b> Pursuing income opportunities in high-quality, medium maturity securities	<b>Expense ratios<sup>3</sup></b>				<b>Gross</b>		<b>Net (what you pay)</b>		<b>Contractual through</b>
	Class I				0.57%		0.49%		7/31/2026
	Class A				0.82%		0.75%		7/31/2026
<b>Veteran team</b> With more than 50 years of combined investment experience between the fund's portfolio managers	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 <a href="http://jhinvestments.com">jhinvestments.com</a> .								
<b>Managed by</b>									

## 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


**Jeffrey N. Given, CFA**  
 On the fund since 1998.  
 Investing since 1993

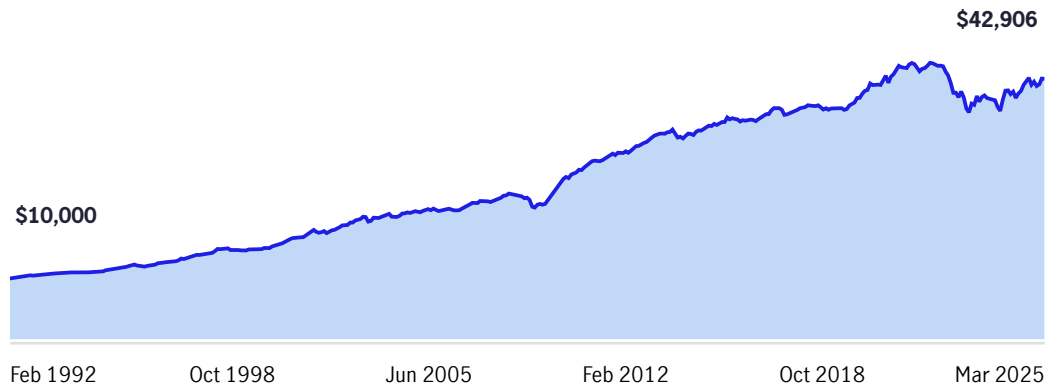
**Howard C. Greene, CFA**  
 On the fund since 2003.  
 Investing since 1979

**Pranay Sonalkar, CFA**  
 On the fund since 2021.  
 Investing since 2007

**Connor Minnaar, CFA**  
 On the fund since 2022.  
 Investing since 2002

### Growth of a hypothetical \$10,000 investment

Class I without sales charge – 2/1/92 – 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
Investment Grade Bond Fund	0.41	3.11	4.03	-0.06	8.75	8.65	-1.17	-14.15	6.06	1.83
Bloomberg US Aggregate Bond Index	0.55	2.65	3.54	0.01	8.72	7.51	-1.54	-13.01	5.53	1.25
Intermediate core bond category	-0.27	3.24	3.76	-0.55	8.29	7.52	-1.53	-13.34	5.49	1.72

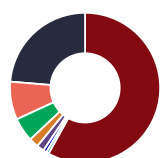
**1** 12/31/91 is the inception date for the oldest class of shares, Class A shares. Class I shares were first offered on 7/28/03; returns prior to this date are those of Class A shares and have not been adjusted for expenses; otherwise, returns would vary. **2** It is not possible to invest in an index. Index definitions can be found within the "What you should know before Investing" section on the last page of this fact sheet. **3** "Net (what you pay)" represents the effect of a contractual fee waiver and/or expense reimbursement and is subject to change.

**Asset mix**<sup>10</sup>



Category	%	Category	%
U.S. Government Agency	38.42	Cash & Cash Equivalents	0.54
Corporate Bonds	29.99	Municipal Bonds	0.33
U.S. Government	19.66	Preferred Securities	0.01
Asset Backed	6.65	Other	0.00
Collateralized Mortgage Obligations	4.40		

**Quality composition**<sup>11,12</sup>



Rating	%	Rating	%
AAA	5.16	BB	2.06
AA	0.72	Not Rated	1.58
A	8.18	Short-Term Investments & Other	0.54
BBB	23.68	U.S. Government & Agency Obligations	58.08

**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. 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. Hedging and other strategic transactions may increase volatility and result in losses if not successful. 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 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.

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 read and consider carefully before investing.

© 2025 Morningstar, Inc. All rights reserved. The information contained herein (1) is proprietary to Morningstar and/or its content 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.

**4** 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. **5** 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. **6** 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. **7** Effective duration measures the security or portfolio's sensitivity to changes in interest rates. A longer duration will cause fluctuation when interest rates change. **8** Unsubsidized yields reflect what the yield would have been without the effect of reimbursements and waivers. **9** 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. **10** The asset mix excludes any negative exposures that may result from the use of futures or forward contracts. **11** 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. **12** 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.

**Key facts**

Total net assets	\$3.50 b
Portfolio turnover <sup>5</sup> (%)	177
Number of holdings	904
Upside capture ratio <sup>6</sup> (%)	108.07
Downside capture ratio <sup>6</sup> (%)	99.60
Average maturity (yrs)	8.55
Effective duration <sup>7</sup> (yrs)	6.21
30-Day SEC yield <sup>8,9</sup> (%)	
Subsidized	4.31%
Unsubsidized	4.23%

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

**10 largest issuers**<sup>4</sup>

Issuer	%
1. Federal National Mortgage Association	21.63
2. United States of America	19.61
3. Federal Home Loan Mortgage Corp.	16.69
4. Government National Mortgage Association	1.01
5. Bank of America Corp.	0.88
6. JPMorgan Chase & Company	0.74
7. Wells Fargo & Company	0.58
8. United Airlines, Inc.	0.52
9. Broadcom, Inc.	0.49
10. Morgan Stanley	0.48



John Hancock Investment Management Distributors LLC, Member FINRA, SIPC, 200 Berkeley Street, Boston, MA 02116, 800-225-5291, [jhinvestments.com](http://jhinvestments.com)  
 Manulife, Manulife Investments, Stylized M Design, and Manulife Investments & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and John Hancock, and the Stylized John Hancock Design are trademarks of John Hancock Life Insurance Company (U.S.A.). Each are used by it and by its affiliates under license.  
 NOT FDIC INSURED. MAY LOSE VALUE. NO BANK GUARANTEE. NOT INSURED BY ANY GOVERNMENT AGENCY.