

Fixed-income fund Investor fact sheet

# John Hancock Money Market Fund

A: JHMXX C: JMCXX

### Summary

<b>Objective</b> Liquidity and capital preservation
Use for

Short-term conservative allocation

#### Morningstar category Money Market-Taxable

# Strategy

#### A history of stability

Seeking to maintain a stable \$1 share price, which it has maintained since its inception

#### High-quality portfolio

Investing in short-term securities in the top two credit quality tiers or their equivalents

#### Diversified industry exposure

Offering exposure to a range of fixed-income securities from a variety of issuers and industries

### 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

On the fund since 1995. Investing since 1995

# Average annual total returns<sup>1</sup>



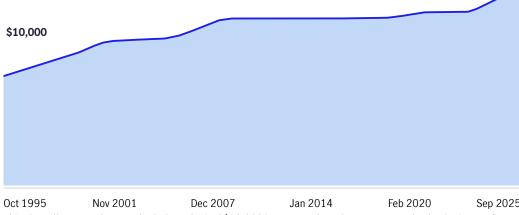
	Qtd	Ytd	1 yr	3 yr	5 yr	10 yr	Since inception	Inception date
Class A without sales charge	0.96	2.93	4.03	4.35	2.68	1.70	1.99	9/14/95
Class A with sales charge (Maximum initial sales charge 0.00%)	0.96	2.93	4.03	4.35	2.68	1.70	1.99	9/14/95
ICE BofA 3-Month U.S. Treasury Bill Index	1.08	3.17	4.38	4.77	2.98	2.08	_	_
Money market- taxable category	0.97	2.92	4.04	4.38	2.72	1.74 <b>Net</b>	_	 Contractual
Expense ratios 2			Gross		(what y	ou pay)		through
Class A			0 77%			0.51%		7/31/2027

The past performance shown here reflects reinvested distributions and the beneficial effect of any expense reductions, and 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. Performance for other share classes will vary. For money market funds, the yield quoted more closely reflects the current earnings of the fund than the total return performance shown. Sales charges do not apply to money market funds and as a result, those funds do not quote "With sales charge" performance figures.

# Growth of a hypothetical \$10,000 investment

Class A without sales charge - 10/1/95 - 9/30/25

\$18,089



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<sup>3</sup> Class A without sales charge 2015 2021 Money Market Fund ■ ICE BofA 3-Month U.S. Treasury Bill Index Money market- taxable category 0.01 0.01 0.38 0.23 4.78 1.31 1.69 0.02 1.19 4.57 0.05 0.33 0.85 1.88 2.28 0.67 0.05 1.46 5.01 5.25 0.29 1.25 4.79 0.02 0.10 0.48 1.27 1.76 0.02 4.68 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024

# 6 largest issuers4

1	High al Otatas of Association	24.45	A Federal Franco Condit Dead	2.00
1.	United States of America	34.15	4. Federal Farm Credit Banks	3.90
2.	Federal Agricultural Mortgage Corp.	27.68	5. Federal National Mortgage Association	1.15
3.	Federal Home Loan Banks	13.35	6. Federal Home Loan Mortgage Corp.	0.96

## Asset mix<sup>6</sup>



# **Key facts**

%

Total net assets	\$1.50 b
Number of holdings	127
7-Day SEC yield <sup>5</sup> (%)	
Subsidized	3.64%
Unsubsidized	3.39%

#### What you should know before investing

You could lose money by investing in the Fund. Because the share price of the Fund will fluctuate, when you sell your shares they may be worth more or less than what you originally paid for them. The Fund may impose a fee upon sale of your shares. The Fund generally must impose a fee when net sales of Fund shares exceed certain levels. An investment in the Fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor is not required to reimburse the Fund for losses, and you should not expect that the sponsor will provide financial support to the Fund at any time, including during periods of market stress. Please see the fund's prospectus for additional risks.

The Intercontinental Exchange (ICE) Bank of America (BofA) 3-Month U.S. Treasury Bill Index is an unmanaged index comprising a single issue purchased at the beginning of the month and held for a full month. The issue selected at each month-end rebalancing is the outstanding U.S. Treasury bill that matures closest to, but not beyond, three months from the rebalancing date. 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.

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 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. 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 current yield reflects the current earnings of the fund, while the total return refers to a specific past holding period. Total returns include reinvestment of dividends and capital gains, if any. The yield quotation more closely reflects the current earnings of the fund than the total return quotation. 6 The asset mix excludes any negative exposures that may result from the use of futures or forward contracts.



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