

Fixed-income fund Investor fact sheet

John Hancock Money Market Fund

A: JHMXX C: JMCXX

Summary
Objective
 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

Average annual total returns¹

	Qtd	Ytd	1 yr	3 yr	5 yr	10 yr	Life of fund	Life of fund date
Class A without sales charge	1.10	2.08	3.25	1.10	1.20	0.69	1.79	9/14/95
Class A with sales charge	1.10	2.08	3.25	1.10	1.20	0.69	1.79	9/14/95
ICE BofA 3-Month U.S. Treasury Bill Index	1.17	2.25	3.59	1.27	1.55	0.98	—	—
Money market- taxable category	1.12	2.12	3.29	1.13	1.25	0.73	—	—

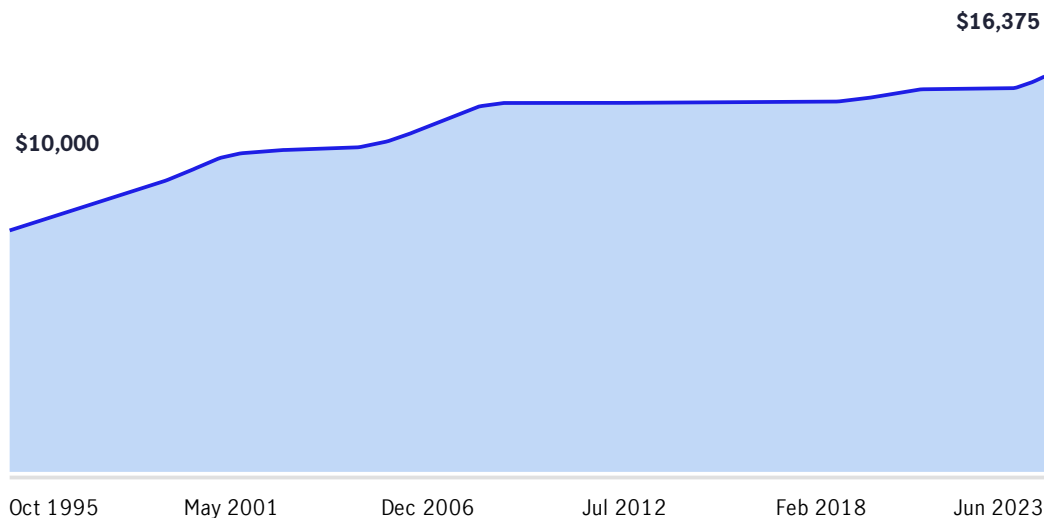
Expense ratios²

	Gross	Net (what you pay)	Contractual through
Class A	0.78%	0.52%	7/31/2023

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 Sales charges do not apply to money market funds and as a result, those funds do not quote "With sales charge" performance figures.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 investment³

Class A without sales charge – 10/1/95 – 6/30/23


Managed by


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

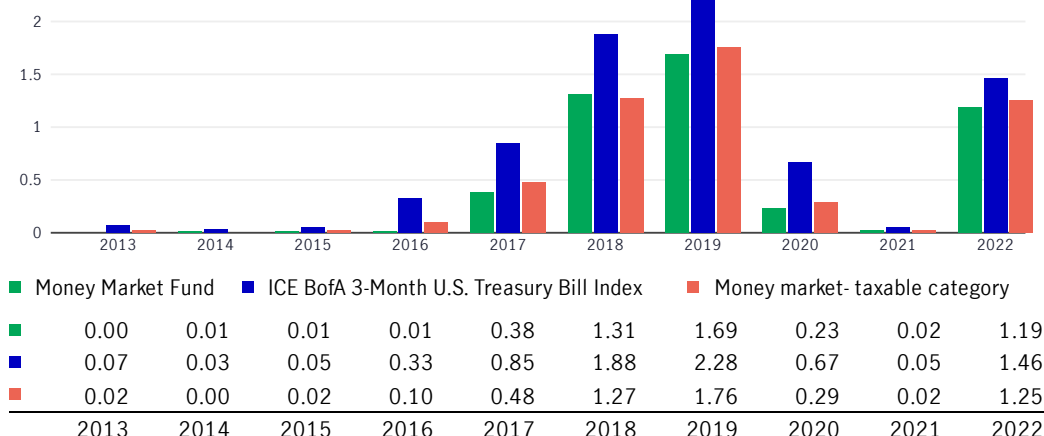
 On the fund since 1995.
 Investing since 1995

1 The Intercontinental Exchange (ICE) Bank of America (BoFA) 3-Month U.S. Treasury Bill Index (formerly, the 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. **2** "Net (what you pay)" represents the effect of a contractual fee waiver and/or expense reimbursement and is subject to change. **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.

Calendar year returns³

%

Class A without sales charge



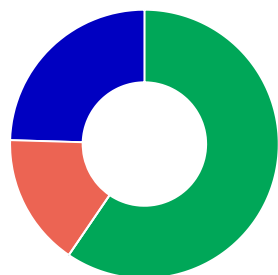
10 largest issuers⁶

%

1. Federal Home Loan Banks	40.62	6. Federal Agricultural Mortgage Corp.	1.37
2. United States of America	15.99	7. Tennessee Valley Authority	0.47
3. Federal Farm Credit Banks	13.36	8. The United States of America	—
4. Federal National Mortgage Association	2.02	9. Federal Home Loan Mortgage Corp.	1.72
5. Federal Home Loan Mortgage Corp.	1.83	10. United States of America	1.56

Asset mix⁷

%



U.S. Government Agency	59.52
Cash & Cash Equivalents	24.54
U.S. Government	15.94
Other	0.00

Key facts⁴

Total net assets	\$1.28 b
Number of holdings	226
7-Day SEC yield ⁵ (%)	4.57%
Subsidized	4.32%
Unsubsidized	

What you should know before investing

You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. The Fund may impose a fee upon sale of your shares or may temporarily suspend your ability to sell shares if the Fund's liquidity falls below required minimums because of market conditions or other factors. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time. 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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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 For March 2023, the monthly crediting rate for the underlying funding agreement is 4.213%, net of underlying wrap fees and investment expenses. Past performance cannot guarantee future results. 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 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. ⁷ Excludes any negative exposures that may result from the use of futures or forward contracts.

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