

Asset allocation fund Investor fact sheet

# John Hancock Multimanager Lifestyle Balanced Portfolio

A: JALBX C: JCLBX I: JTBIX R2: JQLBX R4: JSLBX R5: JTSBX R6: JULBX

## Summary

### Objective

A balance between a high level of current income and growth of capital

### Use for

Broadly diversified, risk-targeted portfolio

### Morningstar category

Allocation- 50% to 70% Equity

## Strategy<sup>1</sup>

### Multimanager approach

Tapping a broad range of industry talent in and outside of John Hancock for each asset class and investment style

### Diversification potential

Investing beyond traditional asset classes and investment styles, including exposure to nontraditional and alternative strategies

### Actively managed

Employing a dynamic process that offers the potential to benefit from global investment opportunities as they arise

## Average annual total returns<sup>3,4,5,6,7</sup>

	Qtd	Ytd	1 yr	3 yr	5 yr	10 yr	Life of fund	Life of fund date
Class I without sales charge	6.56	-16.13	-16.13	2.53	3.68	5.60	5.01	10/17/05
Class A without sales charge	6.51	-16.33	-16.33	2.23	3.38	5.54	5.28	10/17/05
Class A with sales charge	1.72	-20.08	-20.08	0.67	2.43	5.06	4.99	10/17/05
Morningstar U.S. Moderate Target Allocation Index	6.04	-15.32	-15.32	2.83	4.74	6.91	6.30	—
John Hancock Lifestyle Balanced Index	6.53	-16.17	-16.17	2.22	4.12	6.36	6.60	—
Blended Benchmark	6.58	-15.74	-15.74	2.44	4.33	6.60	6.34	—
S&P 500 Index	7.56	-18.11	-18.11	7.66	9.42	12.56	9.24	—
Allocation- 50% to 70% equity category	5.77	-13.84	-13.84	3.03	4.13	6.01	—	—

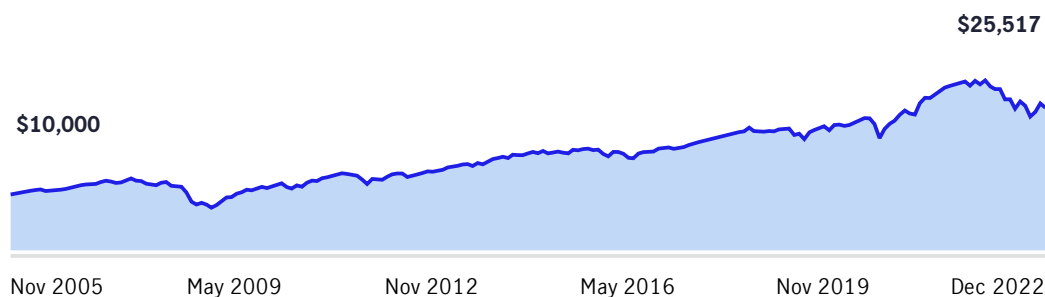
### Expense ratios<sup>8</sup>

	Gross	Net (what you pay)	Contractual through
Class I	1.01%	1.01%	—
Class A	1.31%	1.31%	—

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 4.5%. 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](http://jhinvestments.com).

## Growth of a hypothetical \$10,000 investment<sup>9</sup>

Class I without sales charge – 11/1/05 – 12/31/22



## Managed by<sup>2</sup>

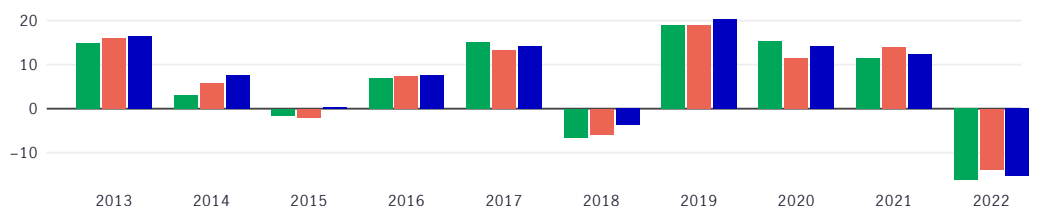
**Manulife**  
Investment Management

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

**1** Diversification does not guarantee a profit or eliminate the risk of a loss. **2** Effective 1/1/23, Geoff Kelley and David Kobuszewski are added as portfolio managers of the fund. **3** 10/17/05 is the inception date for the oldest class of shares, Class C shares. Class I shares were first offered on 5/1/15; returns prior to this date are those of Class C shares and have not been adjusted for expenses; otherwise, returns would vary. **4** Effective 8/1/19, the Class A sales charge was reduced from 5.0% to 4.5%. **5** The Morningstar Target Allocation Index family consists of indexes that offer a diversified mix of stocks and bonds created for local investors to benchmark their allocation funds. Morningstar's Category classification system defines the level of equity and bond exposure for each index. The Morningstar US Moderate Target Allocation Index seeks 60% exposure to global equity markets. It is not possible to invest in an index. **6** A custom blended benchmark reflects the portfolio's asset allocation under normal conditions. This custom blended benchmark comprises 42% Russell 3000 Index, 18% MSCI ACWI ex-U.S. Index, 32% Bloomberg U.S. Aggregate Bond Index, and 8% ICE BofA U.S. High Yield Index. The S&P 500 Index tracks the performance of 500 of the largest publicly traded companies in the United States. The Bloomberg U.S. Aggregate Bond Index tracks the performance of U.S. investment-grade bonds in government, asset-backed, and corporate debt markets. These indexes are the portfolio's primary benchmarks. The Russell 3000 Index tracks the performance of 3,000 publicly traded large-, mid-, and small-cap companies in the United States. The MSCI All Country World Index (ACWI) ex-U.S. Index tracks the performance of publicly traded large- and mid-cap stocks of companies in 22 developed markets and 24 emerging markets. The Intercontinental Exchange (ICE) Bank of America (BoFA) U.S. High Yield Index tracks the performance of globally issued, U.S. dollar-denominated high-yield bonds. It is not possible to invest directly in an index. **7** The John Hancock Lifestyle Balanced Index comprises 27.9% of the S&P 500 Index, 10.3% of the MSCI All Country World ex-USA Index, 12.0% of the Russell 2500 Index, 6.8% of the MSCI Emerging Markets Index, 3.0% of the John Hancock Real Asset Blended Index, 3.0% of the ICE Bank of America U.S. High Yield Index, 3.0% of the JPMorgan EMBI Global Index, 3.0% of the S&P/LSTA Leveraged Loan Index, 21.0% of the Bloomberg U.S. Aggregate Bond Index, 6.0% of the ICE Bank of America Long U.S. STRIPS Index, and 4.0% of the Bloomberg 1-5 Year TIPS Index. It is not possible to invest in an index. **8** "Net (what you pay)" represents the effect of a contractual fee waiver and/or expense reimbursement and is subject to change. **9** 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 returns<sup>9</sup>** %

Class I without sales charge



	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
■ Multimanager Lifestyle Balanced Portfolio	14.93	3.18	-1.51	7.01	15.15	-6.55	18.97	15.33	11.43	-16.13
■ Morningstar U.S. Moderate Target Allocation Index	16.53	7.57	0.36	7.60	14.28	-3.66	20.33	14.26	12.37	-15.32
■ Allocation- 50% to 70% equity category	16.10	5.83	-1.98	7.37	13.22	-5.85	18.89	11.44	13.91	-13.84

**Asset mix<sup>16</sup>** %



**What you should know before investing**

The portfolio's performance depends on the advisor's skill in determining asset class allocations, the mix of underlying funds, and the performance of those underlying funds. The portfolio is subject to the same risks as the underlying funds and exchange-traded funds in which it invests: Stocks and bonds can decline due to adverse issuer, market, regulatory, or economic developments; foreign investing, especially in emerging markets, has additional risks, such as currency and market volatility and political and social instability; the securities of small companies are subject to higher volatility than those of larger, more established companies; and high-yield bonds are subject to additional risks, such as increased 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. Please see the portfolio's prospectus for additional risks.

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 consider carefully before investing.

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<sup>9</sup> 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. <sup>10</sup> Fund characteristics will vary over time. <sup>11</sup> Standard deviation is a statistical measure of the historic volatility of a portfolio. It measures the fluctuation of a fund's periodic returns from the mean or average. The larger the deviation, the larger the standard deviation and the higher the risk. <sup>12</sup> Sharpe ratio is a measure of excess return per unit of risk, as defined by standard deviation. A higher Sharpe ratio suggests better risk-adjusted performance. <sup>13</sup> Beta measures the sensitivity of the fund to its benchmark. The beta of the market (as represented by the benchmark) is 1.00. Accordingly, a fund with a 1.10 beta is expected to have 10% more volatility than the market. <sup>14</sup> R-squared is a measurement that indicates how closely a fund's performance correlates with the performance of its benchmark index. R-squared can range from 0.00 to 1.00, with 1.00 indicating perfect correlation to the index. <sup>15</sup> 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. <sup>16</sup> Excludes any negative exposures that may result from the use of futures or forward contracts. <sup>17</sup> 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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**Key facts**

**Portfolio composition<sup>10</sup> (%)**

Equity	54.89
Fixed income	38.80
Alternative and specialty	6.31
Total net assets	\$7.74 b
Number of underlying funds	47
Number of unique managers	15
Benchmark	Morningstar US Moderate Target Allocation Index

**Standard deviation<sup>11</sup> (%)**

Fund	12.60
Benchmark	11.72
Sharpe ratio <sup>12</sup>	0.29
Beta <sup>13</sup>	1.06
R-squared <sup>14</sup> (%)	97.49
Upside capture ratio <sup>15</sup> (%)	99.12
Downside capture ratio <sup>15</sup> (%)	105.40

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

**10 largest holdings<sup>17</sup>** %

1. Bond Fund (MIM)	8.87
2. Strategic Income Opportunities Fund (MIM)	7.04
3. Capital Appreciation Value Fund (T. Rowe Price)	4.70
4. Mid Value Fund (T. Rowe Price)	4.29
5. International Strategic Equity Allocation Fund (MIM)	4.15
6. Equity Income Fund (T. Rowe Price)	4.10
7. U.S. Sector Rotation Large Cap Sleeve (MIM)	3.79
8. Disciplined Value International Fund (Boston Partners)	3.65
9. Emerging Markets Debt Fund (MIM)	3.54
10. High Yield Fund (MIM)	3.17