

Fixed-income fund Investor fact sheet

John Hancock Short Duration Bond Fund

A: JSNAX C: JSNCX I: JSNIX R6: JSNRX

Summary

Objective

High current income consistent with a prudent level of risk

Use for

High-quality income opportunities and reducing interest-rate risk

Morningstar category

Short-Term Bond

Strategy

Short duration

Seeks to maintain an average duration of less than three years, which offers a buffer against rising interest rates

Diverse opportunities

Pursues a variety of opportunities offered primarily by U.S. government, agency, and corporate bonds

Quality portfolio

Invests at least 65% of assets in investment-grade bonds and other high-quality assets

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



Howard C. Greene, CFA
On the fund since 2019.
Investing since 1979



Spencer Godfrey, CFA
On the fund since 2025.
Investing since 2003



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

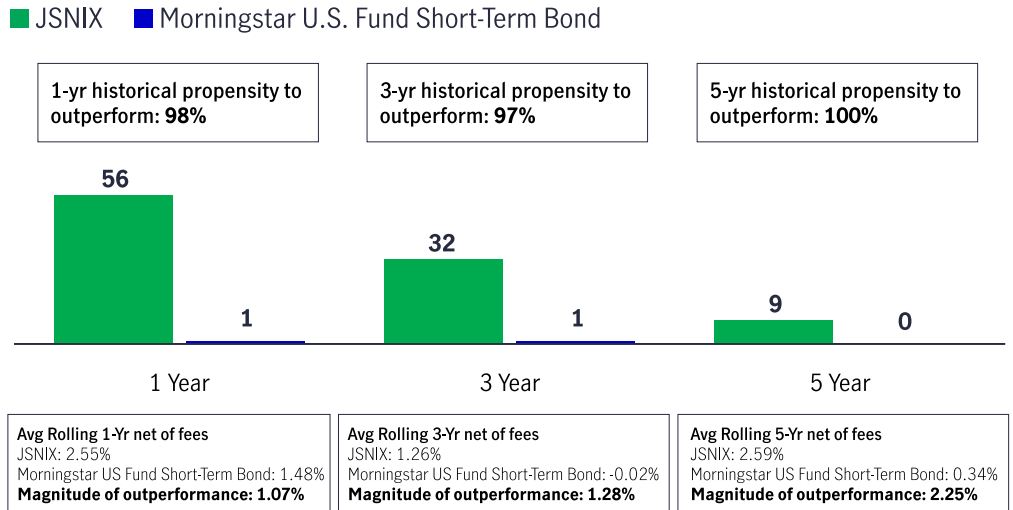


Connor Minnaar, CFA
On the fund since 2022.
Investing since 2002

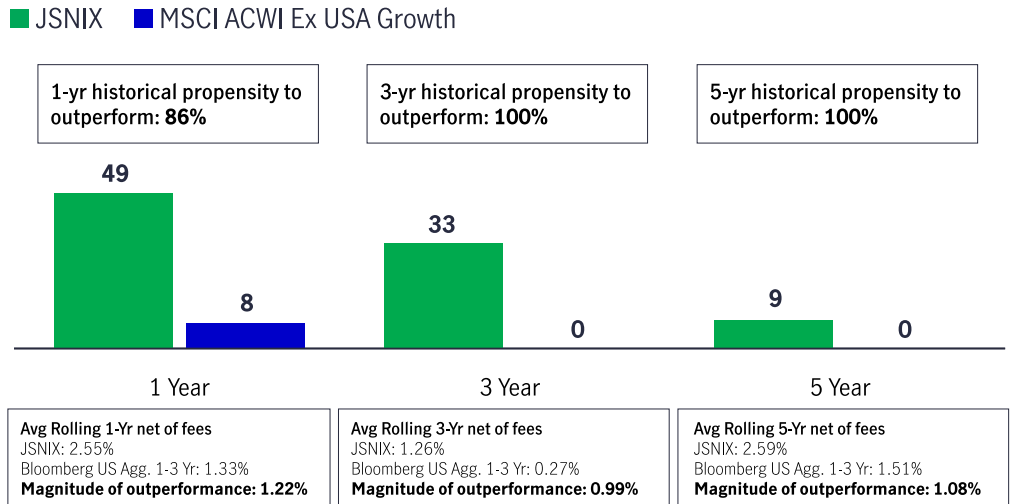


Jeffrey N. Given, CFA
On the fund since 2019.
Investing since 1993

Rolling-returns of performance net of fees – John Hancock Short Duration Bond I (JSNIX) vs. Morningstar US Fund Short-Term Bond peers



Rolling returns of performance net of fees – John Hancock Short Duration Bond I (JSNIX) vs. Bloomberg US Aggregate 1-3 Yr



Source: Morningstar Direct, as of 03/31/2025. Time period: 08/01/2019 – 03/31/2025. Performance is shown either from the since inception period or from the longest tenured manager's start date. **Past performance does not guarantee future results.** It is not possible to invest directly in an index. The fund's Morningstar category average is a group of funds with similar investment objectives and strategies and is the equal-weighted return of all funds per category. Morningstar places funds in certain categories based on their historical portfolio holdings.

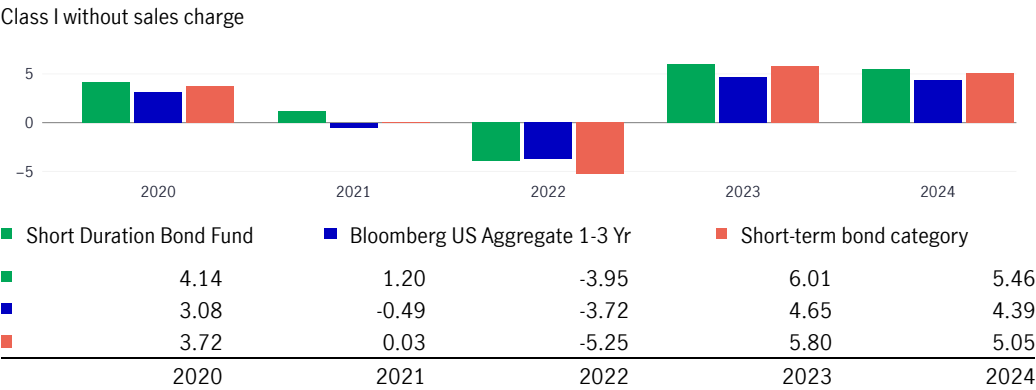
Average annual total returns¹ %

	Qtd	Ytd	1 yr	3 yr	5 yr	10 yr	Since inception	Inception date
Class I without sales charge	1.70	1.70	6.30	3.79	3.37	—	2.73	7/16/19
Class A without sales charge	1.64	1.64	6.04	3.53	3.12	—	2.48	7/16/19
Class A with sales charge								
(Maximum initial sales charge 2.25%)	-0.60	-0.60	3.69	2.75	2.65	—	2.07	7/16/19
Bloomberg U.S. Aggregate 1-3 Year Bond Index	1.63	1.63	5.61	3.11	1.50	—	1.86	—
Short-term bond category	1.68	1.68	5.90	3.33	2.57	—	—	—

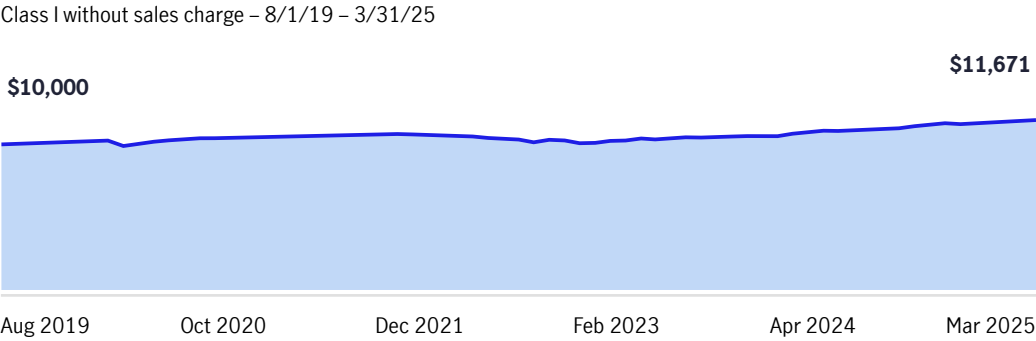
Expense ratios ²	Gross	Net (what you pay)	Contractual through
Class I	0.40%	0.39%	7/31/2026
Class A	0.65%	0.64%	7/31/2026

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 [jhinvestments.com](https://www.jhinvestments.com).

Calendar year returns⁷ %



Growth of a hypothetical \$10,000 investment



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.

Key facts

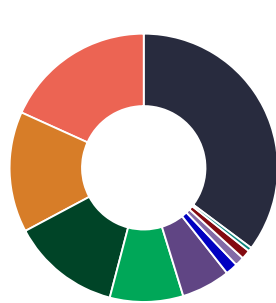
Total net assets	\$1.17 b
Number of holdings	389
Upside capture ratio ³ (%)	147.79
Downside capture ratio ³ (%)	89.03
Average maturity (yrs)	2.20
Effective duration ⁴ (yrs)	1.89
30-Day SEC yield ^{5,6} (%)	
Subsidized	4.70%
Unsubsidized	4.69%

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

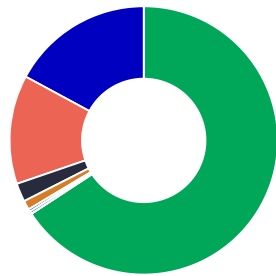
10 largest issuers¹¹ %

1. United States of America	13.10
2. Wells Fargo & Company	1.81
3. JPMorgan Chase & Company	1.74
4. The PNC Financial Services Group, Inc.	1.07
5. Energy Transfer LP	1.05
6. Ford Motor Credit Company LLC	1.03
7. Air Canada	0.99
8. Occidental Petroleum Corp.	0.97
9. Lloyds Banking Group PLC	0.90
10. Morgan Stanley	0.89

1 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. **2** "Net (what you pay)" represents the effect of a contractual fee waiver and/or expense reimbursement and is subject to change. **3** 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. **4** Effective duration measures the security or portfolio's sensitivity to changes in interest rates. A longer duration will cause fluctuation when interest rates change. **5** Unsubsidized yields reflect what the yield would have been without the effect of reimbursements and waivers. **6** 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. **7** Returns for the fund's first year are since fund inception. **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.

Quality composition^{8,9}

AAA	8.84
AA	1.48
A	18.24
BBB	35.20
BB	14.56
B	5.89
CCC & Below	0.46
Not Rated	1.10
Short-Term Investments & Other	1.11
U.S. Government & Agency Obligations	13.13

Asset mix¹⁰

Corporate Bonds	65.79
Asset Backed	17.12
U.S. Government	13.13
Collateralized Mortgage Obligations	2.23
Cash & Cash Equivalents	1.11
Foreign Government Obligations	0.31
Term Loans	0.31
Other	0.00

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 concentrated in one sector may fluctuate more widely than investments diversified across sectors. 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. 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. Frequent trading may increase fund transaction costs. The use of hedging and derivatives could produce disproportionate gains or losses and may increase costs. 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 1-3 Years Index is an unmanaged index of publicly issued investment grade corporate, US Treasury, and government agency securities with remaining maturities of one to three years. Unlike mutual funds, indices are not managed and do not incur fees or expenses. 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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8 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. **9** 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. **10** The asset mix excludes any negative exposures that may result from the use of futures or forward contracts.



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