

U.S. equity fund Investor fact sheet

John Hancock Financial Industries Fund

A: FIDAX C: FIDCX I: JFIFX R6: JFDRX

Summary
Objective

Capital appreciation

Use for

Financials sector exposure

Morningstar category

Financial

Strategy
Specialized portfolio

Investing in stocks of U.S. and foreign financial service companies of any size

Undervalued opportunities

Focusing on stock selection to identify securities that appear comparatively undervalued

Disciplined approach

Evaluating potential investments based on capital ratios, asset quality, management, earnings, liquidity, and sensitivity to interest rates

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


Ryan P. Lentell, CFA
 On the fund since 2015.
 Investing since 1999

Susan A. Curry
 On the fund since 2008.
 Investing since 1993

Average annual total returns^{1,2}

	Qtd	Ytd	1 yr	3 yr	5 yr	10 yr	Life of fund	Life of fund date	%
Class I without sales charge	8.52	30.25	30.25	5.67	9.28	8.81	7.84	3/15/96	
Class A without sales charge	8.39	29.89	29.89	5.40	9.01	8.58	7.76	3/15/96	
Class A with sales charge (Maximum initial sales charge 5.00%)	2.96	23.37	23.37	3.61	7.90	8.02	7.56	3/15/96	
S&P 500 Financials Index	7.09	30.56	30.56	9.42	11.70	11.43	8.08	—	
S&P 500 Index	2.41	25.02	25.02	8.94	14.53	13.10	10.01	—	
Financial category	6.44	25.11	25.11	6.25	9.56	9.03	—	—	

Expense ratios³

	Gross	Net (what you pay)	Contractual through
Class I	0.98%	0.97%	7/31/2025
Class A	1.28%	1.27%	7/31/2025

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.

Growth of a hypothetical \$10,000 investment⁴

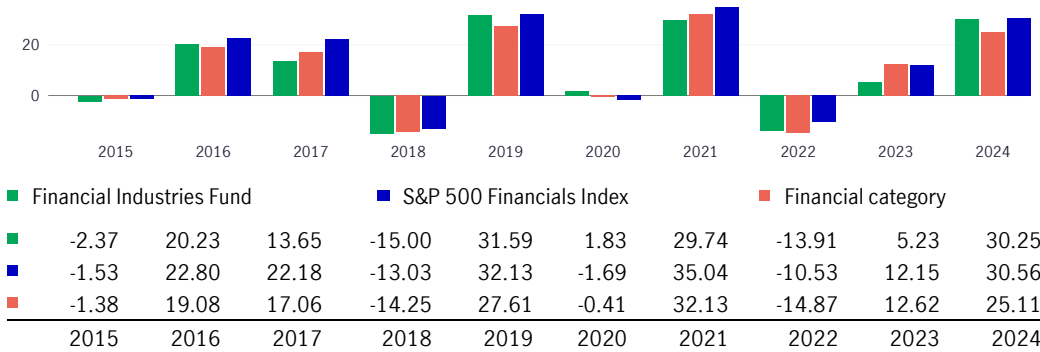
Class I without sales charge – 4/1/96 – 12/31/24



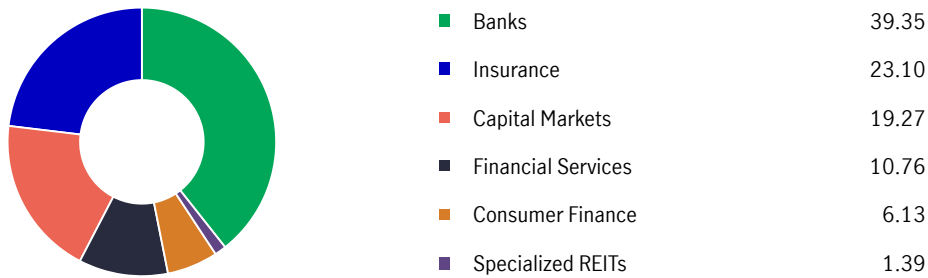
1 3/14/96 is the inception date for the oldest class of shares, Class A shares. Class I shares were first offered on 9/9/16; returns prior to this date are those of Class A shares and have not been adjusted for expenses; otherwise, returns would vary. **2** It is not possible to invest in an index. Index 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. **4** 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 returns⁴

Class I without sales charge



Largest industries⁵



10 largest holdings⁵

1. M&T Bank Corp.	3.70	6. JPMorgan Chase & Company	3.04
2. Bank of America Corp.	3.40	7. Goldman Sachs Group, Inc.	3.02
3. Wells Fargo & Company	3.31	8. Nasdaq, Inc.	3.02
4. Citigroup, Inc.	3.22	9. American Express Company	2.98
5. Discover Financial Services	3.07	10. Allstate Corp.	2.94

Key facts

Total net assets	\$495.08 m
Portfolio turnover ⁶ (%)	61
Number of holdings	55
Benchmark	S&P 500 Financials Index
Average market cap ⁷	
Fund	\$115.97 b
Benchmark	\$346.78 b
Beta ⁸	0.93
R-squared ⁹ (%)	93.96
Sharpe ratio ¹⁰	0.42
Standard deviation ¹¹ (%)	
Fund	21.96
Benchmark	22.82
Upside capture ratio ¹² (%)	89.98
Downside capture ratio ¹² (%)	94.02

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

What you should know before investing

A portfolio concentrated in one sector or that holds a limited number of securities may fluctuate more than a diversified portfolio. Foreign investing, especially in emerging markets, has additional risks, such as currency and market volatility and political and social instability. The stock prices of midsize and small companies can change more frequently and dramatically than those of large companies. Hedging and other strategic transactions may increase volatility and result in losses if not successful. Please see the fund's prospectus for additional risks.

The S&P 500 Financials Index tracks the performance of publicly traded large-cap financial companies in the United States. The S&P 500 Index tracks the performance of 500 of the largest publicly traded companies in the United States. It is not possible to invest directly in an index.

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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⁴ 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. ⁵ 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. ⁶ 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. ⁷ FactSet. Average market cap is based on a weighted average. ⁸ Beta measures the sensitivity of a security or portfolio to its benchmark. The beta of the market (as represented by the benchmark) is 1.00. Accordingly, a security or portfolio with a 1.10 beta is expected to have 10% more volatility than the market. ⁹ R-squared is a measurement that indicates how closely a security or portfolio'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. ¹⁰ 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. ¹¹ Standard deviation is a statistical measure of the historic volatility of a portfolio. It measures the fluctuation of a security or portfolio's periodic returns from the mean or average. The larger the deviation, the larger the standard deviation and the higher the risk. ¹² 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.

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