

John Hancock Disciplined Value Fund - Class R6

Category
Large Value

Investment Objective & Strategy

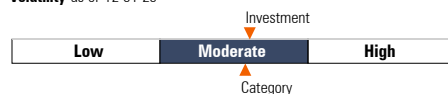
From the investment's prospectus

The investment seeks to provide long-term growth of capital primarily through investment in equity securities; current income is a secondary objective.

The fund normally invests at least 80% of its net assets in a diversified portfolio consisting primarily of equity securities, such as common stocks, of issuers with a market capitalization of \$1 billion or greater and identified by the manager as having value characteristics. It may also invest up to 20% of its total assets in foreign currency-denominated securities. The fund may participate as a purchaser in initial public offerings of securities (IPO).

Volatility and Risk

Volatility as of 12-31-23



Risk Measures as of 12-31-23	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	16.79	0.96	1.00
3 Yr Beta	0.83	—	0.99

Principal Risks

Foreign Securities, Loss of Money, Not FDIC Insured, Value Investing, High Portfolio Turnover, Market/Market Volatility, Equity Securities, Industry and Sector Investing, IPO, Other, Restricted/Illiquid Securities, Management, Small Cap, Mid-Cap, Large Cap

Important Information

Please refer to the Morningstar Disclosure and Glossary document contained in your plan's eligibility package for additional information. You may always access the most current version of the Disclosure and Glossary at <https://www.voyaretirementplans.com/fundonepagerscolor/DisclosureGlossary.pdf>

Funds or their affiliates may pay compensation to Voya® affiliates offering a fund. Such compensation may be paid out of distribution, service and/or 12b-1 fees that are deducted from the fund's assets, and/or may be paid directly by the fund's affiliates. Any fees deducted from fund assets are discussed in the fund's prospectus and disclosed in the fund fact sheet. Because these fees are paid on an on-going basis, over time these fees will increase the cost of your investment and may cost you more than paying other types of sales charges. If offered through a retirement program, additional fees and expenses may be charged under that program. NOT A DEPOSIT. NOT FDIC INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE INSTITUTION. MAY GO DOWN IN VALUE.

Portfolio Analysis

Composition as of 11-30-23



Top 10 Holdings as of 11-30-23

Holder	% Assets
JPMorgan Chase & Co	4.08
Berkshire Hathaway Inc Class B	3.65
Alphabet Inc Class A	3.33
Bristol-Myers Squibb Co	1.90
Morgan Stanley	1.90
Philip Morris International Inc	1.90
UnitedHealth Group Inc	1.89
Sanofi SA ADR	1.80
AutoZone Inc	1.69
Walmart Inc	1.66

Morningstar Style Box™ as of 11-30-23

Style	% Mkt Cap
Giant	21.30
Large	43.37
Medium	32.25
Small	3.08
Micro	0.00

Morningstar Equity Sectors as of 11-30-23

Sector	% Fund
Cyclical	29.38
Basic Materials	3.98
Consumer Cyclical	5.48
Financial Services	19.92
Real Estate	0.00
Sensitive	47.24
Communication Services	6.80
Energy	9.79
Industrials	15.58
Technology	15.07
Defensive	23.39
Consumer Defensive	7.38
Healthcare	14.69
Utilities	1.32

Operations

Gross Prosp Exp Ratio	0.66% of fund assets
Net Prosp Exp Ratio	0.66% of fund assets
Management Fee	0.61%
12b-1 Fee	0.00%
Other Fee	—
Miscellaneous Fee(s)	0.05%
Fund Inception Date	09-01-11
Total Fund Assets (\$mil)	13,063.7
Annual Turnover Ratio %	43.00
Fund Family Name	John Hancock

Waiver Data	Type	Exp. Date	%
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Portfolio Manager(s)

Mark Donovan, CFA. Since 1997.
David Pyle, CFA. Since 2005.

Advisor	John Hancock Investment Management LLC
Subadvisor	Boston Partners Global Investors, Inc

Notes

The advisor contractually agrees to waive a portion of its management fee and/or reimburse expenses for the fund and certain other John Hancock funds according to an asset level breakpoint schedule that is based on the aggregate net assets of all the funds participating in the waiver or reimbursement, including the fund (the participating portfolios). This waiver equals, on an annualized basis, 0.0100% of that portion of the aggregate net assets of all the participating portfolios that exceeds \$75 billion but is less than or equal to \$125 billion; 0.0125% of that portion of the aggregate net assets of all the participating portfolios that exceeds \$125 billion but is less than or equal to \$150 billion; 0.0150% of that portion of the aggregate net assets of all the participating portfolios that exceeds \$150 billion but is less than or equal to \$175 billion; 0.0175% of that portion of the aggregate net assets of all the participating portfolios that exceeds \$175 billion but is less than or equal to \$200 billion; 0.0200% of that portion of the aggregate net assets of all the participating portfolios that exceeds \$200 billion but is less than or equal to \$225 billion; and 0.0225% of that portion of the aggregate net assets of all the participating portfolios that exceeds \$225 billion. The amount of the reimbursement is calculated daily and allocated among all the participating portfolios in proportion to the daily net assets of each participating portfolio. During its most recent fiscal year, the fund's reimbursement amounted to 0.01% of the fund's average daily net assets. This agreement expires on July 31, 2025, unless renewed by mutual agreement of the fund and the advisor based upon a determination that this is appropriate under the circumstances at that time.