

John Hancock Bond Fund - Class R6

Category

Intermediate Core-Plus Bond

Investment Objective & Strategy**From the investment's prospectus**

The investment seeks a high level of current income consistent with prudent investment risk.

The fund invests at least 80% of its net assets (plus any borrowings for investment purposes) in a diversified portfolio of bonds. The advisor contemplates that at least 75% of its net assets will be in investment-grade debt securities and cash and cash equivalents. It will not invest more than 10% of its total assets in securities denominated in foreign currencies. Under normal market conditions, the advisor does not anticipate investing more than 25% of its total assets in U.S. dollar-denominated foreign securities.

Volatility and Risk

Volatility as of 03-31-25
Investment



Risk Measures as of 03-31-25			
Port Avg	Rel BC Aggr	Rel Cat	
3 Yr Std Dev	8.26	1.08	1.08
3 Yr Beta	1.06	—	1.08

Principal Risks

Hedging Strategies, Credit and Counterparty, Foreign Securities, Loss of Money, Not FDIC Insured, High Portfolio Turnover, Income, Market/Market Volatility, High-Yield Securities, Industry and Sector Investing, Mortgage-Backed and Asset-Backed Securities, Other, Restricted/Illiquid Securities, U.S. Government Obligations, Derivatives, Fixed-Income Securities, Socially Conscious, Cash Drag, Management

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 02-28-25**Top 10 Holdings** as of 02-28-25

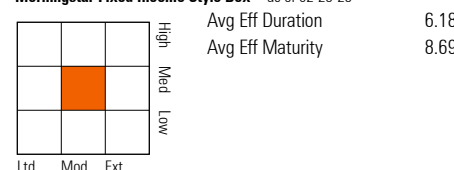
		% Assets
United States Treasury Bonds	4.75% 11-15-43	2.66
United States Treasury Notes	4.25% 06-30-31	2.66
United States Treasury Notes	4.625% 02-15-35	2.64
United States Treasury Bonds	4.5% 11-15-54	2.31
United States Treasury Notes	4.375% 01-31-32	2.27
United States Treasury Bonds	4% 11-15-42	1.68
10 Year Treasury Note Future	June 25 06-18-25	1.59
United States Treasury Bonds	4.625% 11-15-44	1.58
United States Treasury Bonds	3.375% 08-15-42	1.21
Federal National Mortgage Associatio	3% 04-01-52	0.52

Operations

Gross Prosp Exp Ratio	0.37% of fund assets
Net Prosp Exp Ratio	0.36% of fund assets
Management Fee	0.31%
12b-1 Fee	0.00%
Other Fee	0.00%
Miscellaneous Fee(s)	0.06%
Fund Inception Date	08-31-11
Total Fund Assets (\$mil)	26,698.4
Annual Turnover Ratio %	133.00
Fund Family Name	John Hancock

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, 2026, 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.

Morningstar Fixed Income Style Box™ as of 02-28-25**Morningstar F-I Sectors** as of 02-28-25

	% Fund
Government	19.21
Corporate	35.37
Securitized	44.24
Municipal	0.04
Cash/Cash Equivalents	1.13
Derivative	0.00

Credit Analysis: % Bonds as of 02-28-25

AAA	4	BB	7
AA	54	B	4
A	7	Below B	0
BBB	23	Not Rated	1

Waiver Data

Type	Exp. Date	%
Expense Ratio	Contractual	0.01

Portfolio Manager(s)

Howard Greene, CFA. Since 2002.
Jeffrey Given, CFA. Since 2006.

Advisor	John Hancock Investment Management LLC
Subadvisor	Manulife Investment Management (US) LLC