

U.S. equity fund Investor fact sheet

John Hancock Regional Bank Fund

A: FRBAX C: FRBCX I: JRBFX R6: JRGRX

Summary

Objective

Long-term capital appreciation and current income

Use for

Regional bank sector exposure

Morningstar category

Financial

Strategy

Specialized portfolio

Investing at least 80% in equity securities of U.S.-based banking companies

Undervalued opportunities

Focusing research on finding securities of companies that are comparatively undervalued, as well as potential merger candidates

Disciplined approach

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

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	4.51	40.98	40.98	17.61	8.31	15.30	11.39	1/4/92
Class A without sales charge	4.48	40.61	40.61	17.29	8.00	15.12	11.34	1/4/92
Class A with sales charge	-0.74	33.61	33.61	15.30	6.90	14.53	11.14	1/4/92
S&P Composite 1500 Banks Index	0.94	35.69	35.69	17.68	10.21	14.71	—	—
S&P 500 Index	11.03	28.71	28.71	26.07	18.47	16.55	10.63	—
Financial category	4.20	32.13	32.13	18.86	11.01	13.40	—	—

Expense ratios³

	Gross	Net (what you pay)	Contractual through
Class I	0.96%	0.95%	7/31/2022
Class A	1.26%	1.25%	7/31/2022

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 5.0%. 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.

Growth of a hypothetical \$10,000 investment⁴

Class I without sales charge – 2/1/92 – 12/31/21



Managed by

Manulife Investment Management

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Susan A. Curry

On the fund since 2006.
Investing since 1993



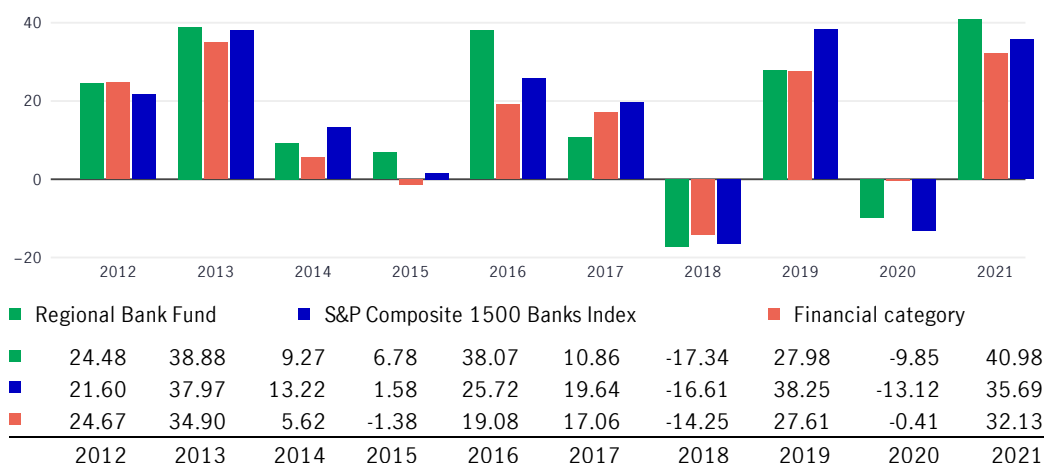
Ryan P. Lentell, CFA

On the fund since 2015.
Investing since 1999

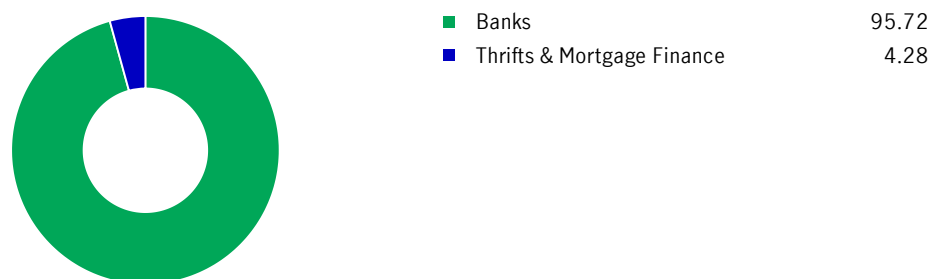
¹ Class I shares were first offered on 9/9/16. Returns prior to this date are those of Class A shares and have been recalculated to reflect the gross fees and expenses of Class I shares. ² The S&P Composite 1500 Banks Index tracks the performance of publicly traded large- and mid-cap banking companies 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. 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

**10 largest holdings⁵**

1. KeyCorp	3.04	6. Pinnacle Financial Partners, Inc.	2.67
2. Citizens Financial Group, Inc.	3.02	7. Bank of America Corp.	2.63
3. SVB Financial Group	2.85	8. Zions Bancorp NA	2.63
4. Regions Financial Corp.	2.85	9. Fifth Third Bancorp	2.63
5. Huntington Bancshares, Inc.	2.84	10. PNC Financial Services Group, Inc.	2.62

Largest industries⁵**Key facts**

Total net assets	\$1.32 b
Portfolio turnover⁶ (%)	10
Number of holdings	111
Benchmark	S&P Composite 1500 Banks Index TR
Beta⁷	0.97
R-squared⁸ (%)	91.94
Sharpe ratio⁹	0.32
Standard deviation¹⁰ (%)	
Fund	25.73
Benchmark	25.39
Upside capture ratio¹¹ (%)	94.87
Downside capture ratio¹¹ (%)	98.38

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. The stock prices of midsize and small companies can change more frequently and dramatically than those of large companies. Foreign investing, especially in emerging markets, has additional risks, such as currency and market volatility and political and social instability. Hedging and other strategic transactions may increase volatility and result in losses if not successful. Please see the fund's prospectus for additional risks.

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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 consider carefully before investing.

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. Fund characteristics will vary over time. 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 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. ⁸ 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. ⁹ 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. ¹⁰ 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. ¹¹ 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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