

John Hancock Balanced Fund

A: SVBAX C: SVBCX I: SVBIX R1: JBAOX R2: JBATX R3: JBAHX R4: JBAFX R5: JBAVX R6: JBAWX

Seeks: Current income and long-term growth, consistent with capital preservation
Use for: Core moderate holding

Morningstar category: Allocation--50% to 70% Equity
Lipper category: Mixed-Asset Target Alloc Growth Funds

Collaborative selection

Leveraging the entire John Hancock Asset Management team to seek promising investment ideas

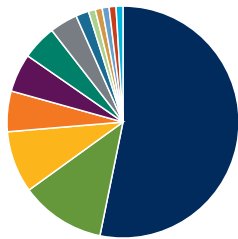
Reduced volatility

Mandated to hold a diverse combination of equities and bonds designed to help reduce the overall volatility of the portfolio

One-stop diversification

Single, professionally managed option for investors looking to diversify their portfolio holdings

PORTFOLIO COMPOSITION¹ (%)



Common Stocks	55.29
Corporate Bonds	12.32
U.S. Government Agency	8.96
Asset Backed	5.88
Foreign Stock	5.56
U.S. Government	5.02
Foreign Bond	4.04
Collateralized Mortgage Obligations	1.88
Cash & Cash Equivalents	0.50
Preferred Securities	0.11
Foreign Government Obligations	0.10
Term Loans	0.07
Convertible Bonds	0.03

TEN LARGEST HOLDINGS¹ (%)

Federal National Mortgage Association	5.89
U.S. Treasury Note/Bond	4.92
Alphabet, Inc., Class A	3.12
Amazon.com, Inc.	2.94
Microsoft Corp.	2.69
JPMorgan Chase & Co.	2.67
Federal Home Loan Mortgage Corp.	2.57
Apple, Inc.	2.50
Cisco Systems, Inc.	2.06
Broadcom, Inc.	2.05
TOTAL	31.41

AVERAGE ANNUAL TOTAL RETURNS (%)

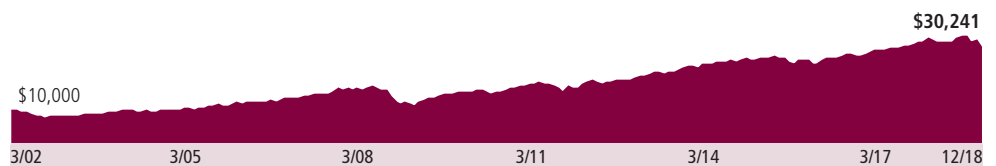
	QTD	YTD	1 year	3 year	5 year	10 year	Life of fund	Life of fund date
Class I (without sales charge)	-9.01	-4.65	-4.65	5.72	4.76	9.01	6.80	3/1/02
Class A (without sales charge)	-9.08	-4.95	-4.95	5.38	4.44	8.63	6.87	10/5/92
Class A (with 5% maximum sales charge)	-13.62	-9.71	-9.71	3.59	3.38	8.08	6.66	10/5/92
S&P 500 Index ²	-13.52	-4.38	-4.38	9.26	8.49	13.12	9.33	—
Bloomberg Barclays U.S. Aggregate Bond Index ²	1.64	0.01	0.01	2.06	2.52	3.48	5.21	—
Morningstar Allocation--50% to 70% Equity Average	-8.64	-5.76	-5.76	4.71	3.67	8.33	6.44	—

Expense ratios (%)

	Total
Class I	0.78
Class A	1.09

GROWTH OF A HYPOTHETICAL \$10,000 INVESTMENT

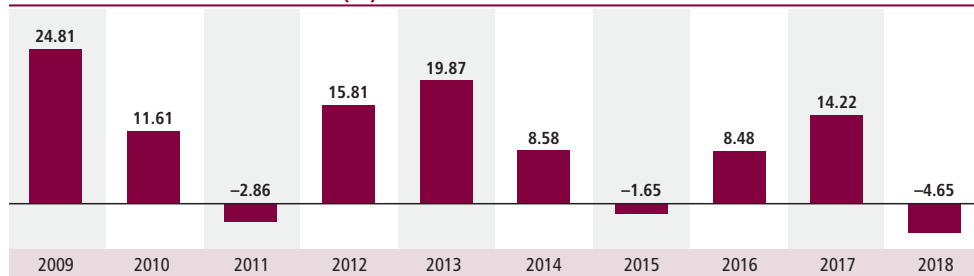
Class I without sales charge—3/1/02 to 12/31/18



The past performance shown here reflects reinvested distributions and the beneficial effect of any expense reductions, and 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. For the most recent month-end performance, visit jhinvestments.com.

1 Listed holdings are a portion 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.
 2 The S&P 500 Index tracks the performance of 500 of the largest publicly traded companies in the United States. The Bloomberg Barclays U.S. Aggregate Bond Index tracks the performance of U.S. investment-grade bonds in government, asset-backed, and corporate debt markets. It is not possible to invest directly in an index.

YEAR-BY-YEAR TOTAL RETURNS (%)—CLASS I WITHOUT SALES CHARGE



MORNINGSTAR RATING™—ALLOCATION--50% TO 70% EQUITY

	Overall	3 year	5 year	10 year
Class I	★★★★★	★★★★★	★★★★★	★★★★★
Class A	★★★★★	★★★★★	★★★★★	★★★
Number of funds	697	697	610	440

Overall rating is based on 3-, 5-, and 10-year Morningstar Risk-Adjusted Returns and accounts for variation in a fund's monthly performance. Other share classes may be rated differently. Hollow stars indicate Morningstar's extended performance rating.*

JOHN HANCOCK INVESTMENTS

- A trusted brand
- A better way to invest
- Results for investors

WHAT YOU SHOULD KNOW BEFORE INVESTING

The value of a company's equity securities is subject to change in the company's financial condition and overall market and economic conditions. 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 in higher-yielding, lower-rated securities include a higher risk of default. Foreign investing, especially in emerging markets, has additional risks, such as currency and market volatility and political and social instability. 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. The use of hedging and derivatives could produce disproportionate gains or losses and may increase costs. Please see the fund's prospectus for additional risks.

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Request a prospectus or summary prospectus from your financial advisor, 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.

MANAGED BY



Jeffrey N. Given, CFA
On the fund since 2006
Investing since 1993



Michael J. Scanlon, Jr., CFA
On the fund since 2015
Investing since 2000



Lisa A. Welch
On the fund since 2016
Investing since 1986



KEY STATISTICS

Total net assets (\$M)	1,781.34
Portfolio turnover ³ (%)	58
Number of holdings	769
Benchmark	S&P 500 Index ²
Average market cap ⁴ (\$B)	
Fund	228.69
Benchmark	200.76
Beta ⁵	0.66
R-squared ⁶ (%)	92.67
Sharpe ratio ⁷	0.93
Standard deviation ⁸ (%)	
Fund	9.29
Benchmark	13.60
Upside capture ratio ⁹ (%)	67.99
Downside capture ratio ⁹ (%)	67.09
SEC 30-day yield (%)	2.27
Unsubsidized yield ¹⁰ (%)	2.27

Unless noted, data from Morningstar, Inc. is based on Class I shares for the ten-year period ended 12/31/18.

³ 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.

⁴ FactSet. Average market cap is based on a weighted average.

⁵ 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.

⁶ R-squared measures what portion of the fund's return can be explained by variations against the broad market. A lower than 70.00% R-squared means the fund's performance is less dependent on market moves.

⁷ 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.

⁸ 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.

⁹ 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.

¹⁰ Unsubsidized yield reflects what the yield would have been without the effect of reimbursements and waivers.

* For each managed product, including mutual funds, variable annuity and variable life subaccounts, exchange-traded funds, closed-end funds, and separate accounts, with at least a 3-year history, Morningstar calculates a Morningstar Rating based on a Morningstar Risk-Adjusted Return that accounts for variation in a fund's monthly excess performance, placing more emphasis on downward variations and rewarding consistent performance. Exchange-traded funds and open-end mutual funds are considered a single population for comparative purposes. The top 10.0% of funds in each category, the next 22.5%, 35.0%, 22.5%, and bottom 10.0% receive 5, 4, 3, 2, or 1 star(s), respectively. The overall Morningstar Rating for a managed product is derived from a weighted average of the performance figures associated with its 3-, 5-, and 10-year (if applicable) Morningstar Rating metrics. The rating formula most heavily weights the 3-year rating, using the following calculation: 100% 3-year rating for 36 to 59 months of total returns, 60% 5-year rating/40% 3-year rating for 60 to 119 months of total returns, and 50% 10-year rating/30% 5-year rating/20% 3-year rating for 120 or more months of total returns. Star ratings do not reflect the effect of any applicable sales load. Morningstar's extended performance rating is calculated by adjusting the historical total returns of the oldest share class to reflect the fee structure of a younger share class, and then compounding the combined record of actual and adjusted performance into the 3-, 5-, and 10-year time periods necessary to produce Morningstar Risk-Adjusted Returns and a Morningstar Rating. Extended performance ratings do not affect actual Morningstar ratings; the overall ratings for multi-share class funds are based on actual performance only or extended performance only. Once a share class turns 3 years old, the overall Morningstar Rating will be based on actual ratings only. Adjusted historical performance is only an approximation of actual returns, and Morningstar's calculation methodology may differ from those used by other entities. Past performance does not guarantee future results.

