Diversify your portfolio to capture steadier returns

No single asset class has had consistently strong returns year over year. Although there are no guarantees, a diversified portfolio, which invests across multiple asset classes, styles, sectors and regions aims to provide steadier, more consistent returns and reduce the impact of down markets over the long run.

In this chart, each individual asset class is represented by a unique color. As you can see, in any given year, some classes performed well, while others did not.

But notice how the performance of the diversified* portfolio remained more consistent throughout the years – balancing out the extreme highs or lows of the other asset classes.

Hypothetical example for illustrative purposes only. The performance shown is of various broad-based securities market indices. These indices are unmanaged and are used for illustrative purposes only to show how the returns for the various broad-based indices vary annually given different economic cycles. The returns are not intended to represent the performance of any John Hancock Fund. Investors cannot invest directly in an index. The performance of an index does not include any brokerage, advisory or program-related charges. If these charges were reflected, performance would be lower. Past performance is not a guarantee of future results.

This comparison, while a helpful way to evaluate your investment options, should not be considered predictors of future performance. There is no guarantee that any investment strategy will achieve its objectives.

* Diversified is represented by the average return of all the indexes. It does not represent any specific index.
Diversification can minimize the impact of a down market

Bob and Janet each invest $100. Bob put all his money in Investment A. Janet, however, split her $100 equally between Investment A and Investment B.

Now imagine what happens if Investment A loses half of its value, while Investment B remains stable. Bob, who held only Investment A, sees his portfolio decline by 50%, in this case by $50. However, Janet, who was diversified, is less impacted - the investment that dropped by half only resulted in her portfolio declining by $25 or 25%. Since Janet spread out her investment, her risk was reduced.

Hypothetical examples for illustrative purposes

Janet's investments are more diversified and thus, are less impacted by a market decline.

For complete information about a particular fund, please read the fund prospectus. You should carefully consider an investment option’s objectives, risks, charges and expenses before investing. The prospectus contains this and other important information about the investment option and investment company. Please read the prospectus carefully before you invest or send money. Prospectus may not be available in Spanish.

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Russell 1000® Growth (U.S. Large Cap Growth) Measures the performance of those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth values.

Russell 1000® Value (U.S. Large Cap Value) Measures the performance of those Russell 1000 companies with lower price-to-book ratios and lower forecasted growth values.

Russell 2000® (U.S. Small Cap) Measures the performance of the 2,000 smallest companies in the Russell 3000 Index, which represents approximately 8% of the total market capitalization of the Russell 3000 Index.

Russell Midcap® (U.S. Mid Cap) Measures the performance of the 800 smallest companies in the Russell 1000 Index, which represent approximately 26% of the total market capitalization of the Russell 1000 Index.

The MSCI World ex U.S. IndexSM (International) is a free float-adjusted market capitalization index that is designed to measure global developed market equity performance.

The Barclays Capital Aggregate Bond Index (U.S. Bonds) is a benchmark index made up of the BarCap Government/Corporate Bond Index, Mortgage-Backed Securities Index, and Asset-Backed Securities Index, including securities that are of investment-grade quality or better, have at least one year to maturity, and have an outstanding par value of at least $100 million.

Citigroup U.S. Domestic 3 Mo TBill – Index (3 Month T-Bills) consists of equal dollar amounts of three-month Treasury bills that are purchased at the beginning of each of three consecutive months. As each bill matures, all proceeds are rolled over or reinvested in a new three-month bill. The income used to calculate the monthly return is derived by subtracting the original amount invested from the maturity value. The yield curve average is the basis for calculating the return on the index. The index is rebalanced monthly by market capitalization.

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