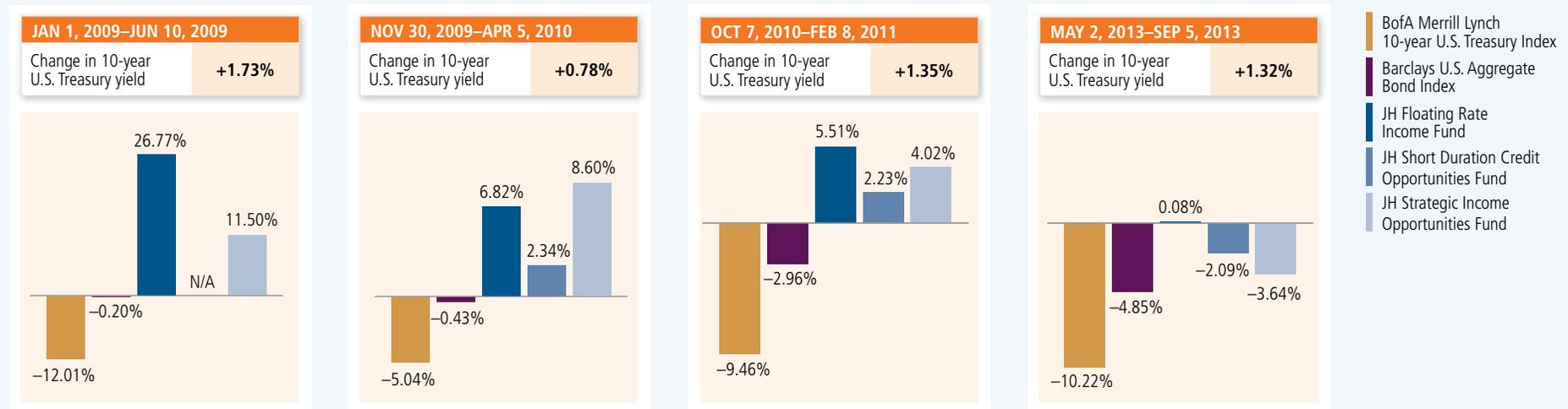


Is your portfolio ready for rising rates?

Even small interest-rate increases can lead to losses in traditional fixed-income strategies. John Hancock Investments offers fixed-income funds that have been less reliant on declining rates to drive returns. Instead, these funds are designed to perform in a variety of market conditions, including during periods of rising rates.

John Hancock Investments offers a range of strategies that have outperformed in rising rate environments



Source: Morningstar Direct. The chart depicts daily closing prices for the 10-year U.S. Treasury yield from 1/1/09 to 9/30/13. The time periods identified in the chart reflect sudden and pronounced increases in the 10-year Treasury yield of at least 0.75% from trough to peak. The BofA Merrill Lynch 10-year U.S. Treasury Index is a one-security index comprising the most recently issued 10-year U.S. Treasury note. The index is rebalanced monthly. In order to qualify for inclusion, a 10-year note must be auctioned on or before the third business day before the last business day of the month. The Barclays U.S. Aggregate Bond Index is an unmanaged index that measures the performance of U.S. government bonds, U.S. corporate bonds, and Yankee bonds. It is not possible to invest directly in an index. **Past performance is not indicative of future results.**

John Hancock Investments can help you build a diversified, all-weather income portfolio

This lineup of fixed-income funds from John Hancock Investments consistently outperformed the broad-based Barclays U.S. Aggregate Bond Index and 10-year U.S. Treasuries during periods of rising rates. These funds have also posted solid gains over longer time periods.

Average annual total returns through 9/30/13 (%)

Fund/index name	1 year	3 year	5 year	Life of fund date	Entire period shown 1/1/09–9/30/13	Why this fund?
John Hancock Floating Rate Income Fund (JFIAX)					1/2/08	Floating-rate loans offer the potential to benefit from both an improving economy and higher coupon payments if short-term interest rates rise
Class A (without sales charge)	4.20	5.82	6.77	5.16	12.73	
Class A (with 3.0% sales charge)	1.08	4.75	6.12	4.60	—	
Net expense ratio: 1.20% Gross expense ratio: 1.25% Contractual through: 12/31/13						
John Hancock Short Duration Credit Opportunities Fund (JMBAX)					11/2/09	The fund's flexible strategy can help diversify a core fixed-income portfolio, and the low duration target may help hedge against rising interest rates
Class A (without sales charge)	1.47	3.53	—	4.53	—	
Class A (with 4.5% sales charge)	-3.09	1.95	—	3.31	—	
Net expense ratio: 1.21% Gross expense ratio: 1.39% Contractual through: 11/30/14						
John Hancock Strategic Income Opportunities Fund (JIPAX)					4/28/06	The fund uniquely combines global credits, which together have historically provided an attractive yield and a lower correlation to traditional fixed-income investments
Class A (without sales charge)	2.98	5.72	9.78	7.06	12.02	
Class A (with 4.5% sales charge)	-1.66	4.11	8.77	6.40	—	
Net expense ratio: 1.19% Gross expense ratio: 1.28% Contractual through: 12/31/13						
BofA Merrill Lynch 10-Year U.S. Treasury Index	-5.70	2.87	5.26	—	2.48	
Barclays U.S. Aggregate Bond Index	-1.68	2.86	5.41	—	4.71	

Current performance is subject to change and may be higher or lower than the past performance cited here, which assumes that all distributions are reinvested, and does not guarantee future results. The return and principal value of an investment will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. For the most recent month-end performance, contact your financial professional or call John Hancock Investments at 800-225-5291. The funds' net expense ratios are as of their current prospectuses and represent the effects of fee waivers and/or expense reimbursements and are subject to change. Performance and expenses for other share classes may vary.

Fixed-income investments are subject to interest-rate and credit risk; their value will normally decline as interest rates rise or if a creditor 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. Currency transactions are affected by fluctuations in exchange rates. The use of hedging and derivatives could produce disproportionate gains or losses and may increase costs. Fund distributions generally depend on income from underlying investments and may vary or cease altogether in the future. 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. Illiquid securities may be difficult to sell at a price approximating their value. Loan participations and assignments involve additional risks, including credit, interest-rate, counterparty, liquidity, and lending risks. A portfolio concentrated in one sector or that holds a limited number of securities may fluctuate more than a diversified portfolio. Please see the funds' prospectuses for additional risks.

A fund's investment objectives, risks, charges, and expenses should be considered carefully before investing. The prospectus contains this and other important information about the fund. To obtain a prospectus, contact your financial professional, call John Hancock Investments at 800-225-5291, or visit our website at jhinvestments.com. Please read the prospectus carefully before investing or sending money.



John Hancock Funds, LLC ■ Member FINRA, SIPC
601 Congress Street ■ Boston, MA 02210-2805 ■ 800-225-5291 ■ jhinvestments.com

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