



JPMCB SmartRetirement Passive Blend Income Fund (CF Class)

AS OF 2026-03-31

INVESTMENT STRATEGY: The JPMCB SmartRetirement Passive Blend Income Fund is a "fund of funds" that primarily invests in other common, collective or commingled trust funds, which may include funds maintained by JPMorgan Chase Bank, N.A. and/or by unaffiliated banks and trust companies ("underlying funds"), and is generally intended for investors who are retired or about to retire soon. The Fund is designed to provide exposure to a variety of asset classes through investments in underlying funds, with an emphasis on fixed income funds over equity funds and other funds.

Fund Category:
Balanced/Asset Allocation

PORTFOLIO DETAILS

Inception Date	2010-12-31
Gross Expense Ratio ^{f1} (%)	0.16
Net Expense Ratio ^{f1} (%)	0.16

KEY STATISTICS

Turnover Ratio (%) (annualized)	19
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PRINCIPAL RISKS

Principal Risks include: Collective Funds and Target Date. See disclosure for details.

Average Annual Total Returns %

As of 2026-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
JPMCB SmartRetirement Passive Blend Income Fund	-0.47	11.12	9.32	4.49	5.72	--
S&P Target Date Retirement Inc ⁵	2.70	11.80	9.79	4.76	5.66	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

f1. The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.

Important Notes

Index Description:

i5. S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

Principal Risks

Collective Funds: The fund is a collective investment fund and is privately offered. Therefore information on this investment is not available in local publications.

Target Date: Target-date funds, also known as lifecycle funds, shift their asset allocation to become increasingly conservative as the target retirement year approaches. Still, investment in target-date funds may lose value near, at, or after the target retirement date, and there is no guarantee they will provide adequate income at retirement.