



# FIAM Core Plus Commingled Pool (Class F)

AS OF 2026-03-31

**INVESTMENT STRATEGY:** The objective is to achieve absolute and risk-adjusted returns in excess of the index by tactically combining investment-grade and non-investment-grade sectors. Our investment approach employs research-based investment strategies including top-down macroeconomic research, issuer and sector valuation, and individual security selection. Macro-economic and top-down perspectives play a role in complementing our fundamental research. While each account has designated portfolio managers, the investment process is implemented in a team environment. Risk management technology is utilized to explicitly quantify risk exposures and to implement real-time compliance.

Fund Category:  
**Bond**

## PORTFOLIO DETAILS

Inception Date	2007-10-11
Gross Expense Ratio <sup>f1</sup> (%)	0.27
Net Expense Ratio <sup>f1</sup> (%)	0.27

## KEY STATISTICS

Turnover Ratio (%) (annualized)	13
---------------------------------	----

## PRINCIPAL RISKS

Principal Risks include: Credit and Counterparty, Fixed-Income Securities, Income, Inflation/Deflation and Market/Market Volatility. See disclosure for details.

## Average Annual Total Returns %

As of 2026-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
FIAM Core Plus Commingled Pool	0.00	4.98	4.79	1.22	2.93	--
Bloomberg US Aggregate Bond In <sup>30</sup>	-0.05	4.35	3.63	0.31	1.70	--

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](http://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.

## Important Notes

### Index Description:

i30. Bloomberg US Aggregate Bond Index is an unmanaged market value-weighted performance benchmark for investment-grade or better fixed-rate debt issues, including government, corporate, asset-backed, and mortgage-backed securities, with maturities of at least one year. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

## Principal Risks

**Credit and Counterparty:** The issuer or guarantor of a fixed-income security, counterparty to an OTC derivatives contract, or other borrower may not be able to make timely principal, interest, or settlement payments on an obligation. In this event, the issuer of a fixed-income security may have its credit rating downgraded or defaulted, which may reduce the potential for income and value of the portfolio.

**Fixed-Income Securities:** The value of fixed-income or debt securities may be susceptible to general movements in the bond market and are subject to interest-rate and credit risk.

**Income:** The investment's income payments may decline depending on fluctuations in interest rates and the dividend payments of its underlying securities. In this event, some investments may attempt to pay the same dividend amount by returning capital.

**Inflation/Deflation:** A change of asset value may occur because of inflation or deflation, causing the portfolio to underperform. Inflation may cause the present value of future payments to decrease, causing a decline in the future value of assets or income. Deflation causes prices to decline throughout the economy over time, impacting issuers' creditworthiness and increasing their risk for default, which may reduce the value of the portfolio.

**Market/Market Volatility:** The market value of the portfolio's securities may fall rapidly or unpredictably because of changing economic, political, or market conditions, which may reduce the value of the portfolio.