



# John Hancock Stable Value Guaranteed Income Fund

AS OF 2025-12-31

**INVESTMENT STRATEGY:** The John Hancock Stable Value Guaranteed Income Fund seeks to preserve capital and provide stability of principal while earning current income that exceeds money market rates over the long term. The fund is a stable value product that guarantees principal and accumulated interest. Guarantees are provided to participating retirement plans through a group annuity contract issued by John Hancock Life Insurance Company. The interest rate is declared in advance of the semiannual rate reset period. The rate is generally guaranteed for six months. Crediting Rate is set on January 1 and July 1 of each year. If the weighted value of certain indexes changes by more than 2%, John Hancock reserves the right to reset the crediting rate on October 1 or April 1. Crediting Rate is set in advance and is guaranteed by John Hancock Life Insurance Company (USA) and will not be less than 1%. Withdrawals for plan distributions, loans, hardship withdrawals, and transfers to other investments will be paid at full value. Withdrawals caused by the Plan sponsor may either be paid out immediately (subject to a market value adjustment) or at the full contract value over a period of five years. For further details regarding risk and other risks that may apply please refer to the John Hancock Stable Value Guaranteed Income Fund Product Guide.

Fund Category:  
**Cash**

## PORTFOLIO DETAILS

Inception Date 2020-04-01

## PRINCIPAL RISKS

Principal Risks include: Capital Preservation, Contract Risk, Equity Wash, John Hancock Credit Risk and Private Fund. See disclosure for details.

## Average Annual Total Returns %

As of 2025-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock Stable Value Guaranteed Income Fund	2.50	2.50	2.44	2.07	--	2.04
FTSE Treasury Bill 3 Month Ind <sup>41</sup>	4.40	4.40	5.03	3.31	2.23	--

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.

## Net crediting rate: 2.50%

For the most up-to-date crediting rate, please call (800)-294-3575. The crediting rate is net of expenses that may be deducted by the offering insurer. Investments in the fund will accrue interest at the applicable crediting rate which is set periodically but may be adjusted from time to time as described in the contract or other offering documents.

In addition to fees charged by JHRPS for its services to the plan, affiliates of JHRPS receive investment management and other fees from the John Hancock Funds and other funds advised or sub-advised by JHRPS's affiliates.

Marketing support services are provided by John Hancock Distributors LLC.

## Important Notes

### Index Description:

i41. FTSE Treasury Bill 3 Month Index is an unmanaged, market capitalization weighted, index of 3-month Treasury bills. An investment cannot be made directly into an index.

## Principal Risks

**Capital Preservation:** The fund seeks capital preservation, but there can be no assurances that it will achieve this goal.

**Contract Risk:** There are some risks associated with the group annuity contract, including, but not limited to the risk that the issuer defaults on its obligations under the contract or that other events could render the contract invalid; the risk that the contract is terminated and, as a result, payments from the contract are subject to a negative market value adjustment or are paid over an extended period of time, depending on the terms of the particular contract; the risk that certain actions taken by an employer or plan sponsor (for example, mergers, spin-offs, lay-offs, early retirement incentives, bankruptcy of the plan sponsor) could, depending on the type of contract, result in participant withdrawals and transfers being subject to payment restrictions, withdrawal charges or negative market value adjustments.

**Equity Wash:** Transfers from the Stable Value Fund to a competing fund are subject to a standard 90-day equity wash provision. Competing funds include other stable value investments, money markets and most fixed income funds with a duration of 3 years or less.

**John Hancock Credit Risk:** The guarantee of principal and interest is backed up solely by the assets of John Hancock Life Insurance Company (U.S.A.) ("John Hancock"). If John Hancock were to fail, there is no certainty that the guarantee could be honored.

**Private Fund:** The fund is not a mutual fund and is privately offered. Prospectuses are not required and prices are not available in local publications.