



JPMCB SmartRetirement Passive Blend 2050 Fund CF35

AS OF 2026-03-31

INVESTMENT STRATEGY: The Funds seek high total return with a shift to current income and some capital appreciation over time as each Fund approaches and passes the target retirement date. The JPMCB SmartRetirement Passive Blend Funds (Target Dates 2020, 2025, 2035, 2040, 2045, 2050, 2055 and 2060) are each a "fund of funds" that primarily invests in other commingled pension trust funds maintained by JPMorgan Chase Bank, N.A. (the "JPMCB Funds"), and are generally intended for plan participants expecting to retire in each specified target year (the "target retirement date"). The Fund may also invest in other common, collective or commingled trust funds maintained by unaffiliated banks and trust companies (the "unaffiliated commingled funds") (collectively with the JPMCB Funds the "underlying funds") for the limited purpose of gaining exposure to underlying funds that pursue an index strategy which is not available through the Trustee.

Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS

Inception Date	2019-05-17
Gross Expense Ratio ^{f1} (%)	0.50
Net Expense Ratio ^{f1} (%)	0.50

KEY STATISTICS

Turnover Ratio (%) (annualized)	11
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PRINCIPAL RISKS

Principal Risks include: Equity Securities, Fixed-Income Securities, Private Fund 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 2050 Fund CF35	-1.39	18.87	14.80	8.13	--	10.34
S&P Target Date 2050 Total Ret ²	-1.70	18.42	14.72	8.57	10.47	--

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:

i2. 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

Equity Securities: The value of equity securities, which include common, preferred, and convertible preferred stocks, will fluctuate based on changes in their issuers' financial conditions, as well as overall market and economic conditions, and can decline in the event of deteriorating issuer, market, or economic conditions.

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.

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.

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.