



Northern Trust Aggregate Bond Index Fund Non Lending (Tier 4)

AS OF 2026-03-31

INVESTMENT STRATEGY: The primary objective of the Northern Trust Collective Aggregate Bond Index Fund - Non-Lending is to hold a portfolio representative of the overall United States bond and debt market, as characterized by the Bloomberg Barclays U.S. Aggregate Bond Index. The fund invests in investment-grade securities covering the Treasury, Agency, Mortgage-backed, Asset-backed, Commercial mortgage-backed, and Credit sectors of the U.S. Bond Market. The Fund may make limited use of interest rate futures and/or options for the purpose of maintaining market exposure, and may not participate in securities lending.

Fund Category:
Bond

PORTFOLIO DETAILS

Inception Date	2017-10-02
Gross Expense Ratio ^{f1} (%)	0.03
Net Expense Ratio ^{f1} (%)	0.03

KEY STATISTICS

Turnover Ratio (%) (annualized)	4
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PRINCIPAL RISKS

Principal Risks include: Collective Funds, Credit and Counterparty, Fixed-Income Securities, Index Correlation/Tracking Error and Mortgage-Backed and Asset-Backed Securities. See disclosure for details.

Average Annual Total Returns %

As of 2026-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Northern Trust Aggregate Bond Index Fund Non Lending	-0.05	4.32	3.62	0.32	--	1.65
Bloomberg US Aggregate Bond In ³⁰	-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 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

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

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.

Index Correlation/Tracking Error: A portfolio that tracks an index is subject to the risk that certain factors may cause the portfolio to track its target index less closely, including if the advisor selects securities that are not fully representative of the index. The portfolio will generally reflect the performance of its target index even if the index does not perform well, and it may underperform the index after factoring in fees, expenses, transaction costs, and the size and timing of shareholder purchases and redemptions.

Mortgage-Backed and Asset-Backed Securities: Investments in mortgage-backed and asset-backed securities may be subject to increased price volatility because of changes in interest rates, issuer information availability, credit quality of the underlying assets, market perception of the issuer, availability of credit enhancement, and prepayment of principal. The value of ABS and MBS may be adversely affected if the underlying borrower fails to pay the loan included in the security.