



Schwab Indexed Retirement Trust Fund 2025 (Class I)

AS OF 2022-09-30

INVESTMENT STRATEGY: The Fund seeks to provide total return for investors retiring approximately at or near the year 2025. The Fund is designed as a single investment portfolio that adjusts asset allocation over time to better match the anticipated changing risk tolerances and return objectives of investors over their expected investment horizon. The Fund may diversify holdings by investing in assets across a variety of asset classes, including, but not limited to, domestic equity, international equity, emerging markets equity, global real estate, commodities, short-term bond, intermediate-term bond, inflation-protected bond (U.S. TIPS), world bond, and cash equivalents. The Fund uses predominantly passively managed sub-advised strategies to gain exposure to various market capitalizations and asset classes

Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS

Inception Date	2009-01-08
Gross Expense Ratio ^{f1} (%)	0.07
Net Expense Ratio ^{f1} (%)	0.07

KEY STATISTICS

Turnover Ratio (%) (annualized)	21
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PRINCIPAL RISKS

Principal Risks include: Private Fund and Target Date. See disclosure for details.

Average Annual Total Returns %

As of 2022-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Schwab Indexed Retirement Trust Fund 2025	-19.29	-16.24	1.33	3.20	5.73	--
S&P Target Date 2025 Total Ret ⁱ⁷	-18.31	-15.16	1.82	3.24	5.80	--

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:

i7. 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

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.