



Great Gray CIT III for MetLife Group Annuity Contract No. 25554 (Class J)

AS OF 2025-06-30

INVESTMENT STRATEGY: The fund provides a guarantee of both principal and interest for participant-initiated withdrawals. Stable value funds seek to provide income while preventing price fluctuations. The most common stable value funds invest in a diversified portfolio of bonds and enter into wrapper agreements with financial companies to guarantee against fluctuations in their share prices. The safety of these funds therefore depends on both the fund's investments as well as the financial strength of the insurance companies and banks that back the wrapper agreements.

Fund Category:
Cash

PORTFOLIO DETAILS

Inception Date	2010-11-18
Gross Expense Ratio ^{f1} (%)	0.49
Net Expense Ratio ^{f1} (%)	0.49

KEY STATISTICS

Turnover Ratio (%) (annualized)	18
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PRINCIPAL RISKS

Principal Risks include: Collective Funds. See disclosure for details.
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Average Annual Total Returns %

As of 2025-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Great Gray CIT III for MetLife Group Annuity Contract No. 25554	1.12	2.27	2.26	2.00	2.17	--
FTSE Treasury Bill 3 Month Ind ^{f41}	2.21	4.88	4.75	2.88	2.01	--

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:

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

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