



Great Gray EuroPacific Growth Trust (Class R1)

AS OF 2025-06-30

INVESTMENT STRATEGY: The Fund seeks long-term capital growth and intends to pursue its objective by investing a fund that is consistent with the international equity investment style. To implement this objective, the Fund will be invested in the Capital Group EuroPacific Growth Trust, a collective investment trust maintained by the Capital Bank and Trust Company.

Fund Category:
Stock

PORTFOLIO DETAILS

Inception Date	2022-11-01
Gross Expense Ratio ^{f1} (%)	0.49
Net Expense Ratio ^{f1} (%)	0.41

PRINCIPAL RISKS

Principal Risks include: Collective Funds, Equity Securities, Foreign Securities, Growth Investing and Market/Market Volatility. See disclosure for details.

Average Annual Total Returns %

As of 2025-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Great Gray EuroPacific Growth Trust	16.35	14.06	--	--	--	17.12
MSCI ACWI ex USA Investable Ma ^{f2}	17.88	17.83	13.92	10.20	6.18	--

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:

i72. MSCI ACWI ex USA Investable Market Index (IMI) captures large, mid and small cap representation across 22 of 23 Developed Markets (DM) countries (excluding the United States) and 21 Emerging Markets (EM) countries. The index covers approximately 99% of the global equity opportunity set outside the US. It is not possible to invest directly in 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.

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.

Foreign Securities: Investments in foreign securities may be subject to increased volatility as the value of these securities can change more rapidly and extremely than can the value of U.S. securities. Foreign securities are subject to increased issuer risk because foreign issuers may not experience the same degree of regulation as U.S. issuers do and are held to different reporting, accounting, and auditing standards. In addition, foreign securities are subject to increased costs because there are generally higher commission rates on transactions, transfer taxes, higher custodial costs, and the potential for foreign tax charges on dividend and interest payments. Many foreign markets are relatively small, and securities issued in less-developed countries face the risks of nationalization, expropriation or confiscatory taxation, and adverse changes in investment or exchange control regulations, including suspension of the ability to transfer currency from a country. Economic, political, social, or diplomatic developments can also negatively impact performance.

Growth Investing: Growth securities may be subject to increased volatility as the value of these securities is highly sensitive to market fluctuations and future earnings expectations. These securities typically trade at higher multiples of current earnings than do other securities and may lose value if it appears their earnings expectations may not be met.

Market/Market Volatility: The market value of the portfolio's securities may fall rapidly or unpredictably because of changing economic, political, or market conditions, which may reduce the value of the portfolio.