

**INVESTMENT STRATEGY:** The investment seeks long-term growth of capital. The fund invests primarily in common stocks of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. It normally will invest at least 80% of its net assets in securities of issuers in Europe and the Pacific Basin. The fund may invest a portion of its assets in common stocks and other securities of companies in emerging markets.

Fund Category:  
**Stock**  
Morningstar Category<sup>†1</sup>:  
**Foreign Large Growth**

## PORTFOLIO DETAILS

Ticker	RERCX
Inception Date	2002-05-21
Gross Expense Ratio <sup>†1</sup> (%)	1.14
Net Expense Ratio <sup>†1</sup> (%)	1.14
Fund Total Net Assets (\$M)	4,794.09
Management Company	Capital Research and Management Company
Portfolio Managers	Jonathan Knowles Sung Lee Nicholas J. Grace Jesper Lyckeus Christopher M. Thomsen
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	5,000.00

## TOP TEN HOLDINGS AS OF 2017-09-30

	% of Assets
Samsung Electronics Co Ltd	3.01
Alibaba Group Holding Ltd ADR	2.76
British American Tobacco PLC	2.34
AIA Group Ltd	2.28
Taiwan Semiconductor Manufacturing Co Lt	2.12
Tencent Holdings Ltd	1.93
HDFC Bank Ltd	1.93
SoftBank Group Corp	1.89
Airbus SE	1.88
Nintendo Co Ltd	1.77

## KEY STATISTICS

Turnover Ratio (%) (annualized)	36
Beta <sup>b1</sup> (3y) (MSCI ACWI Ex USA NR USD)	0.85
R-squared <sup>b53</sup> (%) (3y) (MSCI ACWI Ex USA NR USD)	89.25
Sharpe Ratio <sup>b54</sup> (3y)	0.81
# of Stock Holdings	248
# of Bond Holdings	18

## PRINCIPAL RISKS

Principal Risks include: Active Management, Emerging Markets, Foreign Securities, Growth Investing, Issuer, Long-Term Outlook and Projections, Loss of Money, Market/Market Volatility and Not FDIC Insured. See disclosure for details.

## Average Annual Total Returns %

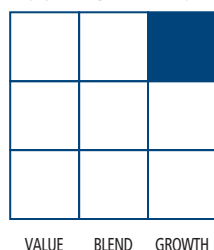
As of 2017-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
American Funds - EuroPacific Growth Fund	30.32	30.32	8.96	8.51	3.29	--
MSCI EAFE Index <sup>b8</sup>	25.03	25.03	7.80	7.90	1.94	--
Foreign Large Growth <sup>b13</sup>	30.87	30.87	9.04	8.51	2.75	--

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 visit [www.jhrps.com](http://www.jhrps.com).

## Morningstar Category

### EQUITY STYLE BOX



### MORNINGSTAR RATING<sup>™</sup>

OVERALL (Out of 330 Funds)



3 YEAR (Out of 330 Funds)



5 YEAR (Out of 289 Funds)



10 YEAR (Out of 206 Funds)

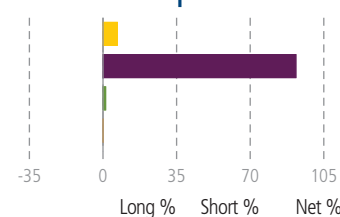


## Morningstar Volatility Analysis

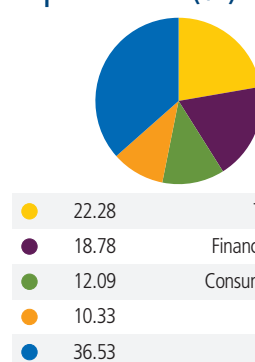


This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending on market conditions. To offset some of the investment's risk, investors may wish to own investments with different portfolio makeups or investment strategies.

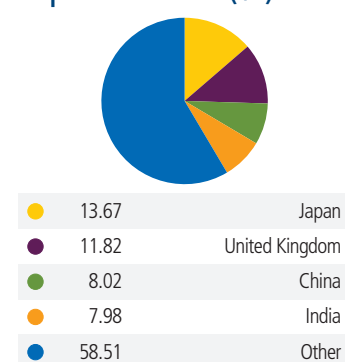
## Portfolio Snapshot<sup>b2</sup>



## Top Sectors<sup>b2</sup> (%)



## Top Countries<sup>b2</sup> (%)



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.

**For more information about this investment option, call your plan's toll-free participant service line or visit [www.jhrps.com](http://www.jhrps.com) for a prospectus. Investors are asked to consider the investment objectives, risks, and charges and expenses of the investment options carefully before investing. The prospectus contains this and other information about the investment options. Please read the prospectus carefully before investing or allocating contributions.**

## Important Notes

Other:

m1. For each fund with at least a three-year history, Morningstar calculates a Morningstar Rating™ based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a fund's monthly performance (not including the effects of sales charges, loads, and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. Exchange traded funds and open-ended mutual funds are considered a single population for comparative purposes. The top 10% of funds in each category receive five stars, then next 22.5% receive four stars, the middle 35% receive three stars, the next 22.5% receive two stars, and the bottom 10% receive one star. The Overall Morningstar Rating™ for a fund is derived from a weighted average of the performance figures associated with its three-, five- and 10-year (if applicable) Morningstar Rating™ metrics. The rating formula most heavily weights the three year rating, using the following calculation: 100% three-year rating for 36-59 months of total returns, 60% five-year rating/40% three-year rating for 60-119 months of total returns, and 50% 10-year rating/30% five-year rating/20% three-year rating for 120 or more months of total returns. Past performance does not guarantee future results.

b1. Beta measures the sensitivity of the fund to its benchmark. The beta of the market (as represented by the benchmark) is 1.00. Accordingly, a fund with a 1.10 beta is expected to have 10% more volatility than the market.

b2. The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

b13. Foreign Large Growth Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Foreign Large Growth category.

b53. R-squared measures the degree to which the fund and its benchmark index are correlated. The closer it is to 100%, the more similar the historical performance between the two.

b54. Sharpe ratio is a measure of excess return per unit of risk, as defined by standard deviation. A higher Sharpe ratio suggests better risk-adjusted performance.

Fund data, Style Box and Morningstar Portfolio Ratings All Morningstar data is © 2017 by Morningstar, Inc. All rights reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

**Index Description:**

i38. MSCI EAFE Index: The Morgan Stanley Capital International (MSCI) Europe, Australasia, and Far East Index - the EAFE Index - is an unmanaged, capitalization-weighted index containing approximately 985 equity securities located outside the U.S. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

**Morningstar Category Description:**

c11. Foreign large-growth funds focus on high-priced growth stocks, mainly outside of the United States. Most of these funds divide their assets among a dozen or more developed markets, including Japan, Britain, France, and Germany. They tend to invest the rest in emerging markets such as Hong Kong, Brazil, Mexico and Thailand. These funds typically will have less than 20% of assets invested in U.S. stocks.

## Principal Risks

**Active Management:** The investment is actively managed and subject to the risk that the advisor's usage of investment techniques and risk analyses to make investment decisions fails to perform as expected, which may cause the portfolio to lose value or underperform investments with similar objectives and strategies or the market in general.

**Emerging Markets:** Investments in emerging- and frontier-markets securities may be subject to greater market, credit, currency, liquidity, legal, political, and other risks compared with assets invested in developed foreign countries.

**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.

**Issuer:** A stake in any individual security is subject to the risk that the issuer of that security performs poorly, resulting in a decline in the security's value. Issuer-related declines may be caused by poor management decisions, competitive pressures, technological breakthroughs, reliance on suppliers, labor problems or shortages, corporate restructurings, fraudulent disclosures, or other factors. Additionally, certain issuers may be more sensitive to adverse issuer, political, regulatory, market, or economic developments.

**Long-Term Outlook and Projections:** The investment is intended to be held for a substantial period of time, and investors should tolerate fluctuations in their investment's value.

**Loss of Money:** Because the investment's market value may fluctuate up and down, an investor may lose money, including part of the principal, when he or she buys or sells the investment.

**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.

**Not FDIC Insured:** The investment is not a deposit or obligation of, or guaranteed or endorsed by, any bank and is not insured by the Federal Deposit Insurance Corporation, the Federal Reserve Board, or any other U.S. governmental agency.