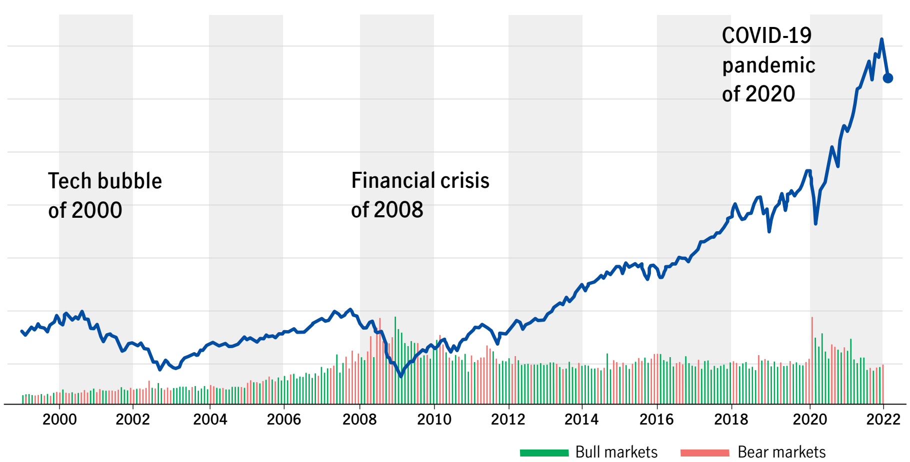
Market Dynamics

Bear markets shouldn't scare *you*

The term **bear market** refers to a declining market—or, in other words, when stock prices or the value of other assets are falling. And although bear markets can be unsettling, they're usually short-lived and tend to be followed by longer periods of growth. Although not guaranteed, history shows that after each bear market, the stock market has recovered its losses.

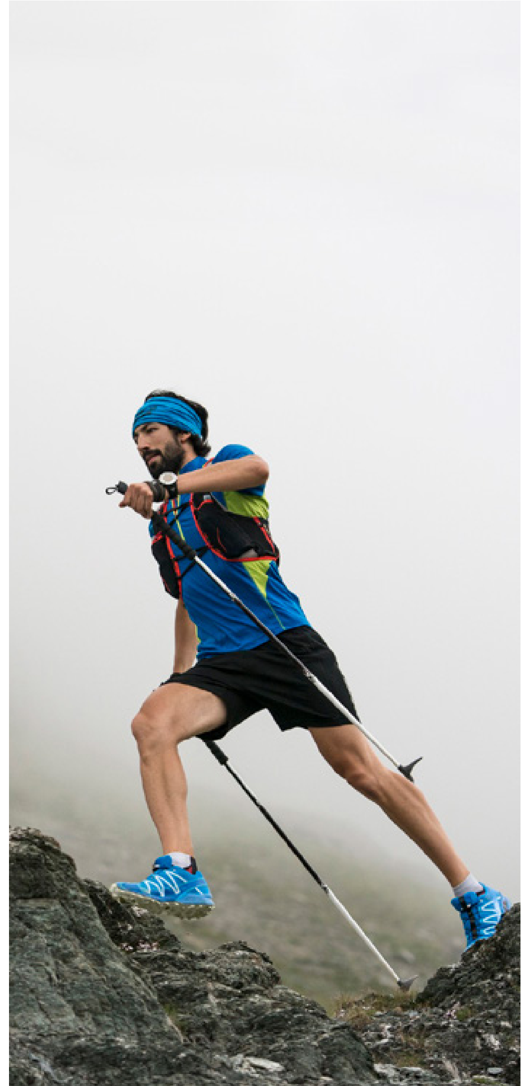
Understand the ups and downs of the market

Over longer periods—usually, 10 years or more—markets have consistently realized growth. Within those periods, however, there were both bear markets and bull (growing) markets.



 Verizon, in partnership with ChartIQ and Yahoo! Finance. This hypothetical example is for illustrative purposes only. S&P 500 Index at close on 1/31/22. Indexes are unmanaged and cannot be invested in directly.

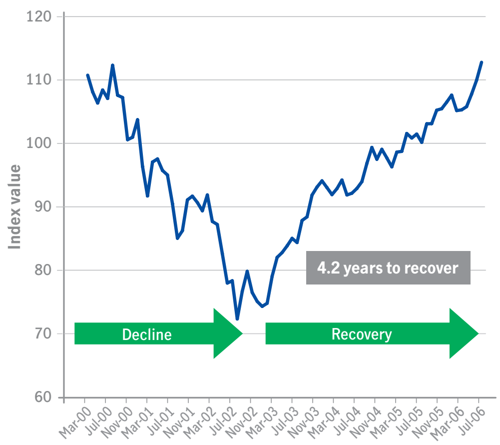
You should always keep in mind, however, that you cannot count on the market to behave the same way in the future as it has in the past. These comparisons, while a helpful way to evaluate your investment options, should not be considered predictors of future performance. There is no guarantee that any investment strategy will achieve its objectives.



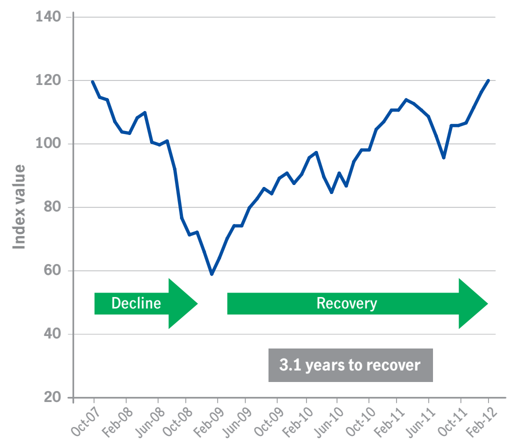
Saving requires a long-term approach. People who stayed invested during bear markets were more likely to have stable returns.

Bear markets were temporary setbacks

2000–2002 bear market (dot-com bubble)



2008 financial crisis



The S&P 500 Index has been used as a representation of the markets. This hypothetical example is for illustrative purposes only. Source: Morningstar, Inc. Ibbotson SSBI US Large Stock Total Return Index. Assumptions: one-time investment of $1 on 1/31/1960 in the S&P 500 Index. Indexes are unmanaged and cannot be invested in directly. Past performance does not guarantee future results. You should always keep in mind, however, that you cannot count on the market to behave the same way in the future as it has in the past. These comparisons, while a helpful way to evaluate your investment options, should not be considered predictors of future performance.

Looking at two recent market declines, there was substantial growth as the markets recovered. It took about 50 months following the 2000–2002 bear market and 37 months for the markets to recover following the 2008 financial crisis. During these recovery periods, there were great investing opportunities since the markets were steadily growing.

Over the years, markets have experienced times of poor performance, but their natural tendency has been to rebound—sometimes quickly. This may help keep you focused on your long-term investment strategy.

John Hancock

For complete information about a particular investment option, please read the fund prospectus. You should carefully consider the objectives, risks, charges, and expenses before investing. The prospectus contains this and other important information about the investment option and investment company. Please read the prospectus carefully before you invest or send money. Prospectus may only be available in English.

The content of this document is for general information only and is believed to be accurate and reliable as of the posting date, but may be subject to change. It is not intended to provide investment, tax, plan design, or legal advice (unless otherwise indicated). Please consult your own independent advisor as to any investment, tax, or legal statements made herein.

It is your responsibility to select and monitor your investment options to meet your retirement objectives. You might want to review your investment strategy at least annually. You may also want to consult your own independent investment or tax advisor or legal counsel.

There is no guarantee that any investment strategy will achieve its objectives. Past performance does not guarantee future results.

Standard and Poor's index tracks 500 stocks of large U.S. companies and is the basis for several index mutual funds and exchange-traded funds.

John Hancock Retirement Plan Services LLC, 200 Berkeley Street, Boston, MA 02116

NOT FDIC INSURED. MAY LOSE VALUE. NOT BANK GUARANTEED.

MGTS-P 27914-GE 03/22-46608 MGR0225222055223 | 319483