



MUTUAL FUNDS

John Hancock Regional Bank Fund

Ticker Symbols

CLASS A: **FRBAX**

CLASS B: **FRBFX**

CLASS C: **FRBCX**



A Specialty Fund

Goal: Seeks long-term capital appreciation with moderate income as a secondary goal.

Strategy: Invests its assets in stocks of regional banks and other lending companies. The team looks for companies that have good fundamentals, are selling at attractive valuations and are potential candidates for merger activity.

Q4 | 2009

MORNINGSTAR STYLE BOX¹



AVERAGE ANNUAL TOTAL RETURNS AS OF 12/31/09²

Without maximum sales charge	1-year	3-year	5-year	10-year	Since inception (1/3/92)
Class A	6.96%	-13.65%	-5.69%	2.86%	10.49%
Standard & Poor's 1500 Bank Index ³	-9.48%	-29.08%	-16.55%	—	—
Standard & Poor's 500 Index ³	26.46%	-5.63%	0.42%	-0.95%	7.72%

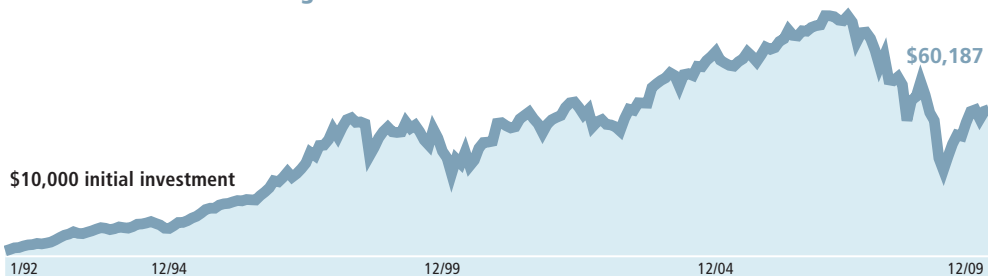
With 5% maximum sales charge	1-year	3-year	5-year	10-year	Since inception (1/3/92)
Class A	1.60%	-15.12%	-6.66%	2.34%	10.17%

Performance reflects a total annual fund operating expense ratio of 1.36%. There is currently no expense reimbursement in effect for Class A shares; therefore, the net and gross expense ratio is the same figure. Expenses for other share classes will vary, which will affect returns. Performance figures assume that all distributions are reinvested. Performance quoted without sales charges would be reduced if the sales charges were applied.

For performance data current to the most recent month end, contact your financial professional or call John Hancock Funds at 1-800-225-5291. The performance data contained within this material represents past performance, which does not guarantee future results. The return and principal value of an investment will fluctuate, so that shares, when redeemed, may be worth more or less than the original cost. The Fund's current performance may be higher or lower and is subject to substantial changes.

GROWTH OF A HYPOTHETICAL \$10,000 INVESTMENT²

Class A without sales charge — 1/3/92 to 12/31/09



Year-by-year total returns² (%) — Class A without sales charge

2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
21.85	2.28	-2.90	28.44	14.39	1.08	14.64	-19.23	-25.48	6.96

Why John Hancock Funds?

▶ John Hancock is a name you know and trust.

When you invest with John Hancock Funds, you are investing with one of the most recognized and respected names in the financial services industry.

▶ We provide solutions across the investing spectrum.

We offer more than 50 funds and asset allocation portfolios, providing solutions across a range of asset classes. Our funds and portfolios are managed by some of the most respected investment managers available.

▶ We're committed to you.

From our award-winning service to our enhanced Web site, we work hard to provide you with products and tools to help you reach your long-term financial goals.

1 The Morningstar Style Box reveals the Fund's investment strategy. For equity funds, the vertical axis shows the market capitalization of the stocks owned and the horizontal axis shows investment style (value, blend or growth).

2 For some periods, the Fund's performance may have been influenced by investments in unusually hot industries, IPOs or other factors. Similar opportunities may or may not be available in the future.

3 The Standard & Poor's 1500 Bank Index is an unmanaged index of banking sector stocks in the S&P 1500 Index. The Standard & Poor's 500 Index is an unmanaged index that includes 500 widely traded common stocks. It is not possible to invest directly in an index.

3 Key Facts

about John Hancock Regional Bank Fund

Q4 | 2009

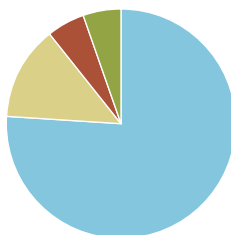
- ▶ MFC Global Investment Management (U.S.), LLC has provided investment advisory services for over 25 years and manages over \$33 billion in assets.⁴
- ▶ The Fund has produced solid results with less volatility than the market over the long term, while investing in a single sector.
- ▶ Mergers and acquisitions in the banking industry have created stronger, more cost-effective businesses.

TEN LARGEST EQUITY HOLDINGS AS OF 12/31/09⁵

JPMorgan Chase	5.77%	Wells Fargo	4.28%
Bank of America	5.77%	SVB Financial Group	4.13%
U.S. Bancorp	4.97%	M&T Bank	3.90%
PNC Financial Services Group	4.90%	State Street	3.75%
Cullen/Frost Bankers	4.41%	Commerce Bancshares	3.31%
TOTAL		45.19%	

LARGEST INDUSTRIES AS OF 12/31/09⁵

Commercial Banks	73.23%
Diversified Financial Services	12.79%
Thrifts & Mortgage Finance	5.16%
Capital Markets	5.15%



WHAT YOU SHOULD KNOW BEFORE INVESTING

Investments concentrated in one industry may fluctuate more widely than investments diversified across industries. Foreign investments carry additional risks, including currency fluctuations, differences in accounting standards and political instability. The Fund may be considered a vehicle for diversification but, on its own, does not represent a well-balanced investment program. The Fund may not be appropriate for all investors.

A fund's investment objectives, risks, charges and expenses should be considered carefully before investing. The prospectus contains this and other important information about the Fund. To obtain a prospectus, contact your financial professional, call John Hancock Funds at 1-800-225-5291 or visit our Web site at www.jhfunds.com. Please read the prospectus carefully before investing or sending money.

PORTFOLIO MANAGEMENT

MFC Global Investment Management (U.S.), LLC

Portfolio management is provided by MFC Global Investment Management (U.S.), LLC, the Fund's subadviser, under the supervision of John Hancock Advisers, LLC.



Lisa Welch
Vice President

Joined Fund team in 1998
Began career in 1986



Susan Curry
Assistant Vice President

Joined Fund team in 2004
Began career in 1993

KEY STATISTICS AS OF 12/31/09

Inception date (Class A)	1/3/92
Total net assets (mil)	\$662.9
Portfolio turnover ⁶	37%
Number of holdings	71

RISK MEASURES VS. BENCHMARK

Benchmark	Standard & Poor's 1500 Bank Index
Beta ⁷	0.71
Standard deviation ⁸	
Fund	27.41
Benchmark	36.32

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⁴ Assets as of 12/31/09.

⁵ Listed holdings do not represent all of the holdings in the Fund. Holdings are subject to change at any time and are not recommendations to buy or sell any security. Characteristics are expressed as a percentage of net assets. Ten Largest Holdings excludes cash and cash equivalents.

⁶ The portfolio turnover is from the Fund's most current annual report and is subject to change. Please see the annual report for further details regarding the turnover ratio.

⁷ Source: Morningstar, Inc. Beta is the market risk of the Fund's Class A shares and is based on 3-year performance as of 12/31/09. By definition, the beta of the market (S&P 1500 Bank Index) is 1.00. Accordingly, a fund with a 1.10 beta is expected to perform 10% better than the market in up markets and 10% worse in down markets.

⁸ Source: Morningstar, Inc. Based on Class A shares at NAV for the 3-year period as of 12/31/09. Standard deviation measures performance fluctuation — generally, the higher the standard deviation, the greater the expected volatility of returns. These measures of past risk are not completely or necessarily representative of future risk and cannot predict a fund's performance.



John Hancock Funds, LLC

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