

12 Fundamental Truths of Investing

Whether you're saving for retirement, travel or a new home, planning for your children's education or putting money aside for another goal, mutual funds can help you achieve your investment objectives. To help you learn some of the basics about mutual funds, here are "12 Fundamental Truths of Investing." These are just a few things to consider as you work to become a better investor.

12 FUNDAMENTAL TRUTHS:

- 1 Over the long term, stocks have had greater total returns than bonds.
- 2 Over the long term, bonds have had greater total returns than money market funds.
- 3 On average, stocks are much riskier than bonds.
- 4 On average, bonds are much riskier than money market funds.
- 5 You will make investments that go down immediately after you buy.
- 6 You will sell investments that continue to go up after you are out.
- 7 You will hold some investments too long.
- 8 The value of opportunities missed will dramatically exceed those in which you participate.
- 9 Someone, or some group of people, will always do better than you.
- 10 You don't pay a financial adviser for information — you are paying for knowledge, wisdom and personal guidance.
- 11 Accept uncertainty. No one knows where the market will be next week, next month or next year.
- 12 Money can only be made in the future — it's impossible to invest in past returns.

For more information on how you can benefit from investing in mutual funds, call your financial professional or John Hancock Funds at 1-800-225-5291.

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, 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.

Source: Horsesmouth LLC, www.horsesmouth.com.

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