



August 2018

Important information regarding your Plan Disclosure Document supplement

John Hancock Freedom 529 has recently updated the current Plan Disclosure Document and supplements with the enclosed additional supplement. We'd like to make you aware of the following key changes.

Effective November 1, 2018, the minimum initial contribution is lowered from \$1,000 to \$250 per Account. If you are participating in the automatic purchase or payroll deduction programs, the minimum is \$50 per Account, per month. The minimum subsequent contribution for any Account is \$50.

The supplement also updates performance, the summary of fees/expenses, the underlying fund expenses, and the hypothetical cost, as well as the target allocations for the following investments: Equity Portfolio, College Portfolio, Portfolio 2017–2020, Portfolio 2021–2024, Portfolio 2025–2028, Portfolio 2029–2032, and Portfolio 2033–2036.

Please add the supplement, dated August 31, 2018, to the existing John Hancock Freedom 529 Plan Disclosure Document, dated September 15, 2017, and supplements dated February 9, 2018, and March 16, 2018.

If you have questions about these changes, please contact your financial advisor or call John Hancock Freedom 529 at 866-222-7498, Monday through Thursday, between 8:00 A.M. and 7:00 P.M., or Friday between 8:00 A.M. and 6:00 P.M., Eastern time.

Thank you.

If your state or your designated beneficiary's state offers a 529 plan, you may want to consider what, if any, potential state income-tax or other state benefits it offers, such as financial aid, scholarship funds, and protection from creditors, before investing. State tax or other benefits should be one of many factors to be considered prior to making an investment decision. Please consult with your financial, tax, or other advisor about how these state benefits, if any, may apply to your specific circumstances. You may also contact your state 529 plan or any other 529 education savings plan to learn more about their features. **Please contact your financial advisor or call 866-222-7498 to obtain a Plan Disclosure Document or prospectus for any of the underlying funds. The Plan Disclosure Document contains complete details on investment objectives, risks, fees, charges, and expenses, as well as more information about municipal fund securities and the underlying investment companies that should be considered before investing. Please read the Plan Disclosure Document carefully prior to investing.**

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John Hancock Freedom 529

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