

529 Enrollment-based Portfolio Investor fact sheet

# Portfolio 2021-2024

A: JEYAX / 565016748 C2: JEYDX / 565016730 F: JFPAX / 280911686

## Summary

### Objective

Attractive risk-adjusted returns

### Use for

One-stop investment for 529 education savings

### Morningstar category

Target-Enrollment 2024

## Strategy

### Automatic risk adjustment

Automatically adjusts to become more conservative over time

### Specialized expertise

Tapping a broad range of industry talent from a diverse group of investment firms through a unique partnership with T. Rowe Price

### Deeper diversification

Diversified across securities, investment strategies, asset classes, and managers

## Average annual total returns<sup>1,2,3</sup>

	Qtd	1 yr	3 yr	5 yr	10 yr	Life of fund	Life of fund date
Class A without sales charge	3.18	-12.61	1.27	2.79	5.74	6.68	4/30/03
Class A with sales charge	-0.95	-16.11	-0.09	1.74	5.18	6.39	4/30/03

## EXPENSE RATIOS

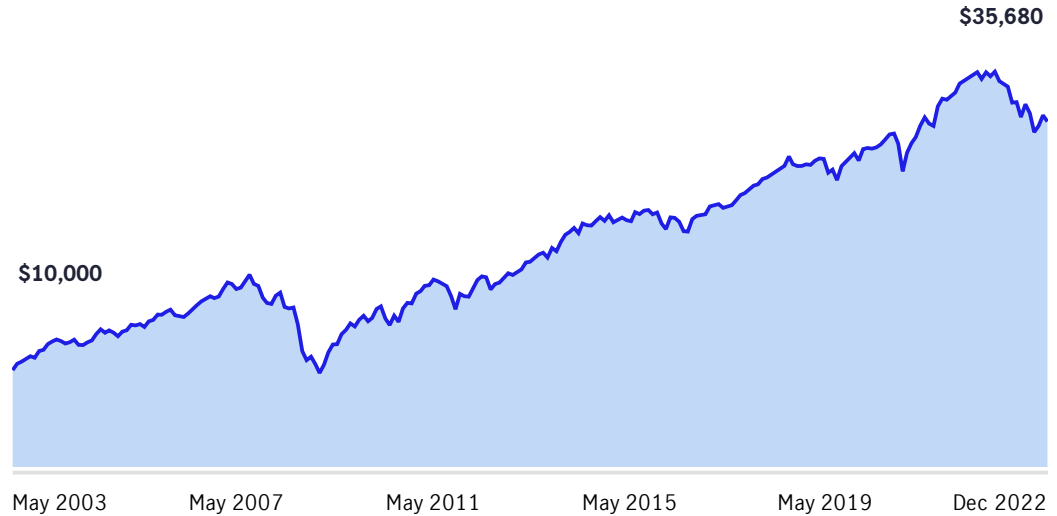
	TOTAL
Class A	1.01%

The performance data shown represents past performance and does not guarantee future results. With sales charge figures reflect the maximum sales charge, which is 4.0%. Returns for periods shorter than one year are cumulative, and results for other share classes will vary. Investment returns in John Hancock Freedom 529's portfolios and the value of an investor's units will fluctuate and may be worth more or less than the original cost when redeemed. Current performance may be lower or higher than the performance cited. Performance current to the most recent month end is available at [jhinvestments.com/529](http://jhinvestments.com/529). Diversification cannot assure a profit or protect against loss in a declining market.

Note: performance for periods prior to 11/14/2019 reflects the prior maximum sales charge and expenses of the portfolios. Please see the Plan Disclosure Document for more details.

## Growth of a hypothetical \$10,000 investment<sup>4</sup>

Class A without sales charge - 5/1/03 - 12/31/22



## Managed by



Long-tenured manager offering expertise across asset classes and a risk-aware style of investing built on fundamental, in-house research on a global scale

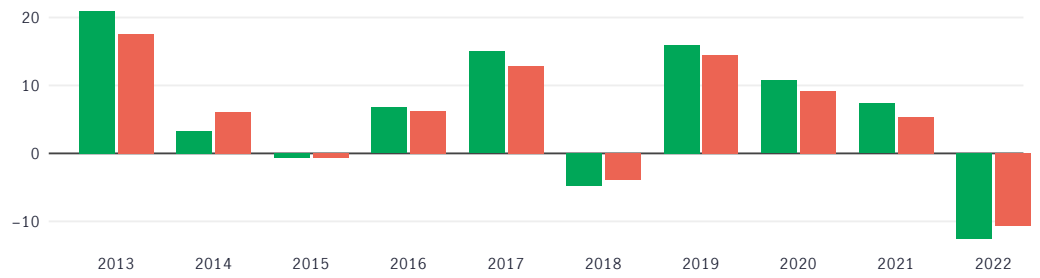
On the fund since 2003.  
Investing since 2001

**1** Year-to-date returns are cumulative. All other performance is an average annual total return except for portfolios that are less than one year old, in which case the inception-to-date returns are cumulative **2** Class A units of each portfolio will also be charged an annual program management fee of 0.25%, an annual trust fee of 0.05%, and an annual distribution and service fee. Please see the Plan Disclosure Document for more details. **3** The Russell 3000 Index tracks the performance of 3000 publicly traded large-, mid-, and small-cap companies in the United States. The MSCI All Country (AC) World ex-USA Index tracks the performance of publicly traded large- and mid-cap stocks of developed-market and emerging-market companies outside the United States. The Bloomberg Barclays U.S. Aggregate Bond Index tracks the performance of U.S. investment-grade bonds in government, asset-backed, and corporate debt markets. The Bloomberg Barclays 1-5 Year U.S. Treasury Inflation-Protected Securities (TIPS) Index tracks inflation-protected securities issued by the U.S. Treasury with maturities from one to five years. It is not possible to invest directly in an index. **4** Performance data shown excludes fees and expenses. The performance data would be lower if such fees and expenses were included. Past performance does not guarantee future results.

**Calendar year returns<sup>4</sup>**

%

Class A without sales charge



	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
■ Portfolio 2021-2024	20.97	3.24	-0.63	6.75	15.01	-4.73	15.93	10.74	7.33	-12.61
■ Target-enrollment 2024 category	17.58	6.07	-0.66	6.19	12.90	-3.95	14.50	9.20	5.34	-10.70

**What you should know before investing**

Investing involves risks, including the potential loss of principal. There is no guarantee that a portfolio's investment strategy will be successful or that education expenses will be met. Even if you contribute the maximum amount, there is no assurance that the money in your account will be sufficient to cover all the education expenses your beneficiary may incur or that the rate of return on your investment will match or exceed the rate at which education expenses may rise. The impact of inflation on education expenses is uncertain and could exceed the return on investments in your account. Please see the Plan Disclosure Document for additional risks.

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 financial professional 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 professional 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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**Key facts**

<b>Total net assets</b>	\$913.43 m
<b>Number of underlying funds</b>	12
<b>Portfolio composition<sup>6</sup> (%)</b>	
<b>Fixed Income</b>	77.24
<b>Equity</b>	22.76

**10 largest underlying funds<sup>5</sup>**

T. Rowe Price Limited Duration Inflation Focused Bond Fund	35.66
T. Rowe Price Spectrum Income Fund	20.81
John Hancock Core Bond Fund (Allspring)	15.50
T. Rowe Price Equity Income Fund	5.64
T. Rowe Price Blue Chip Growth Fund	5.33
John Hancock Strategic Income Opportunities Fund (MIM)	5.27
John Hancock Capital Appreciation Fund (Jennison)	3.65
John Hancock Disciplined Value Fund (Boston Partners)	2.98
American Mutual Fund	1.50
T. Rowe Price Real Assets Fund	1.23

<sup>4</sup> Performance data shown excludes fees and expenses. The performance data would be lower if such fees and expenses were included. Past performance does not guarantee future results. <sup>5</sup> T. Rowe Price. All holdings are subject to change at any time. <sup>6</sup> Fund characteristics will vary over time.

John Hancock Freedom 529  
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