

529 Enrollment-based Portfolio Investor fact sheet

Portfolio 2025-2028

A: JEFAX / 280911835 C2: JEFDX / 280911819 F: JHPIX / 280911694

Summary

Objective
Attractive risk-adjusted returns

Use for
One-stop investment for 529 education savings

Morningstar category
Target-Enrollment 2027

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^{1,2,3}

	Qtd	1 yr	3 yr	5 yr	10 yr	Life of fund	Life of fund date
Class A without sales charge	5.71	-15.68	1.51	3.21	6.93	5.17	4/30/07
Class A with sales charge	1.48	-19.06	0.14	2.16	6.35	4.81	4/30/07

EXPENSE RATIOS

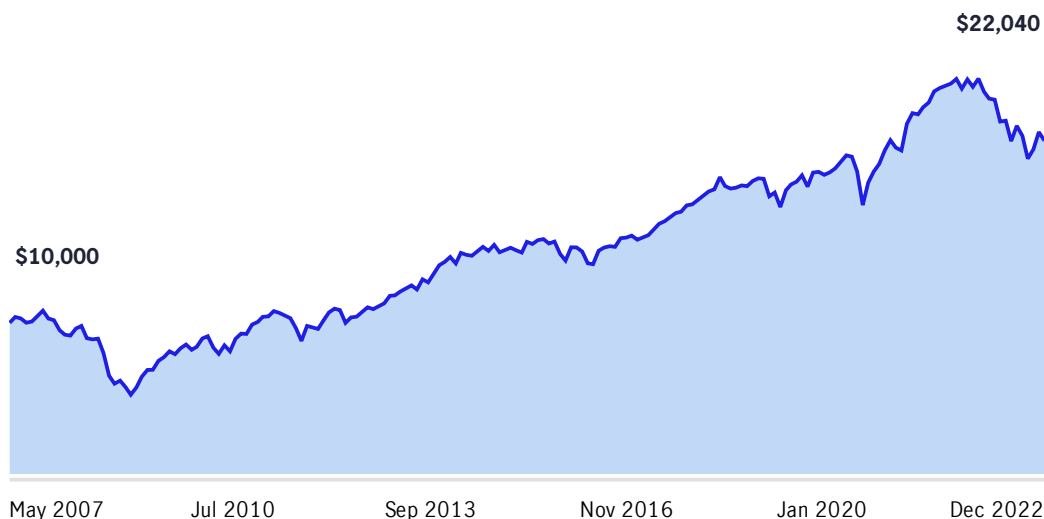
	TOTAL
Class A	1.14%

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. 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 investment⁴

Class A without sales charge - 5/1/07 - 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

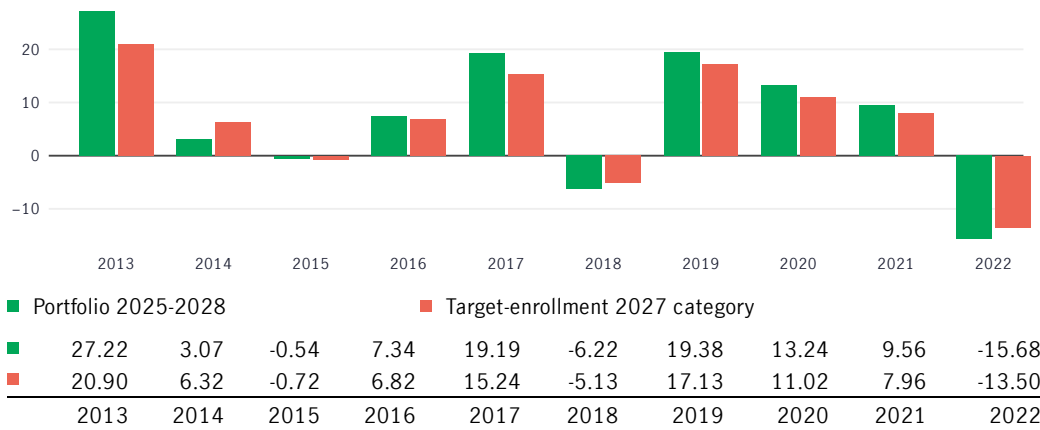
On the fund since 2007.
Investing since 2001

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 1-5 Year 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 returns⁴

%

Class A without sales charge



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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529 PLANS ARE NOT FDIC INSURED, MAY LOSE VALUE, AND ARE NOT BANK OR STATE GUARANTEED.

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Key facts

Total net assets	\$776.09 m
Number of underlying funds	16
Portfolio composition⁶ (%)	
Fixed Income	54.36
Equity	45.64

10 largest underlying funds⁵

Fund Name	%
T. Rowe Price Spectrum Income Fund	25.14
John Hancock Core Bond Fund (Allspring)	18.88
T. Rowe Price Equity Income Fund	6.76
T. Rowe Price Blue Chip Growth Fund	6.25
John Hancock Strategic Income Opportunities Fund (MIM)	6.24
John Hancock Disciplined Value International Fund (Boston Partners)	5.84
John Hancock International Growth Fund (Wellington)	5.71
John Hancock Capital Appreciation Fund (Jennison)	4.19
T. Rowe Price Limited Duration Inflation Focused Bond Fund	4.10
John Hancock Disciplined Value Fund (Boston Partners)	3.55

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. ⁵ T. Rowe Price. All holdings are subject to change at any time. ⁶ Fund characteristics will vary over time.

John Hancock Freedom 529

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