

529 Enrollment-based Portfolio Investor fact sheet

# Portfolio 2037-2040

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## Summary

### Objective

Attractive risk-adjusted returns

### Use for

One-stop investment for 529 education savings

### Morningstar category

Target-Enrollment 2039+

## 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</sup>

	Qtd	1 yr	3 yr	5 yr	10 yr	Life of fund	Life of fund date
Class A without sales charge	9.00	-19.40	3.89	—	—	7.22	5/31/19
Class A with sales charge	4.64	-22.62	2.49	—	—	5.69	5/31/19

## EXPENSE RATIOS

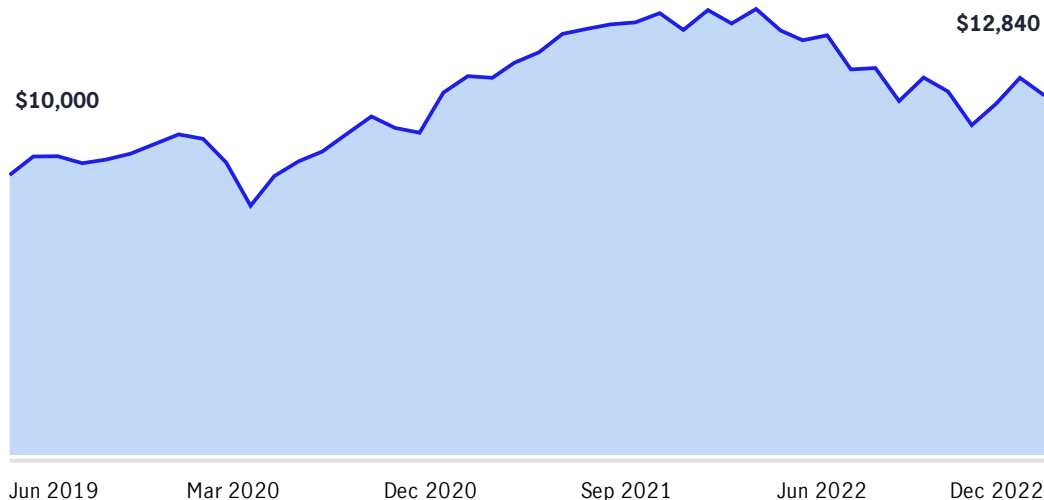
	TOTAL
Class A	1.22%

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

Class A without sales charge – 6/1/19 – 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

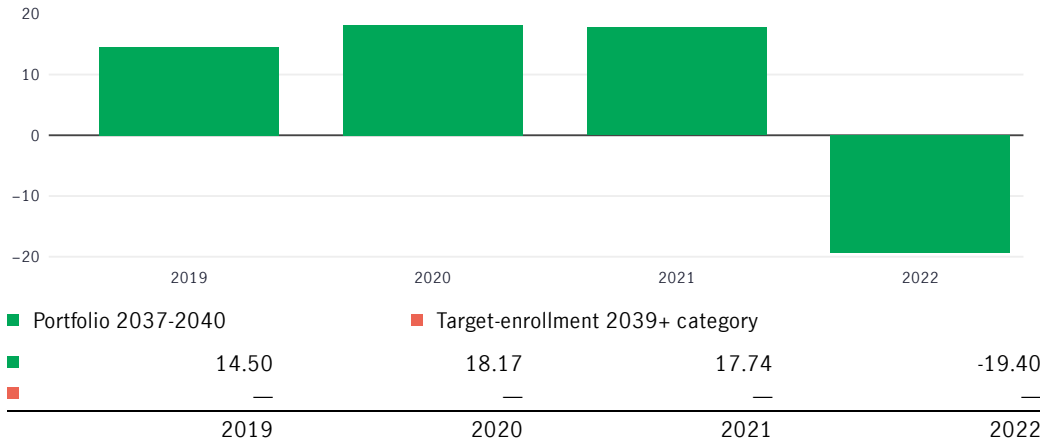
On the fund since 2019.

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.

**Calendar year returns<sup>3</sup>**

Class A without sales charge



**Key facts**

<b>Total net assets</b>	\$60.87 m
<b>Number of underlying funds</b>	12
<b>Portfolio composition<sup>5</sup> (%)</b>	
<b>Equity</b>	100.00

**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.*

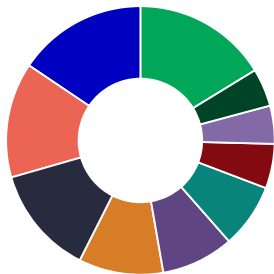
**If your state or your designated beneficiary's state offers a 529 plan, you may want to consider what, if any, potential state income-tax or other state benefits it offers, such as financial aid, scholarship funds, and protection from creditors, before investing.** State tax or other benefits should 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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**10 largest underlying funds<sup>4</sup>**



T. Rowe Price Equity Income Fund	14.95
T. Rowe Price Blue Chip Growth Fund	14.32
John Hancock Disciplined Value International Fund (Boston Partners)	12.76
John Hancock International Growth Fund (Wellington)	12.06
John Hancock Capital Appreciation Fund (Jennison)	9.37
John Hancock Disciplined Value Fund (Boston Partners)	8.03
T. Rowe Price Small-Cap Stock Fund	7.13
T. Rowe Price Real Assets Fund	4.93
American Mutual Fund	4.22
John Hancock Emerging Markets Fund (Dimensional)	4.20

**3** Returns for the fund's first year are since fund inception. **4** T. Rowe Price. All holdings are subject to change at any time. **5** Fund characteristics will vary over time.

John Hancock Freedom 529  
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