

529 Static Portfolio Investor fact sheet

# John Hancock Short-Term Bond Portfolio

A: JHSAX / 56501V776 C2: JHSDX / 56501V669 F: JHSYX / 280911652

## Summary

**Objective**  
High level of income with minimal fluctuation in principal

**Use for**  
Investing in a mix of short-term bonds

**Morningstar category**  
Static Short-Term Bond

## Strategy

**Static allocation**  
Allocation to high quality, short-term bonds remains constant for the entire term of the investment

**Minimized principal fluctuation**  
Lowering levels of risk with the goal of preserving principal and providing some income

**Short maturity profile**  
Maintaining an average effective maturity of three years or less, offering a buffer against rising interest rates

## 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 2001.  
Investing since 2001

## 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	-1.56	-6.29	-0.68	0.38	0.41	1.67	6/3/02
Class A with sales charge	-4.51	-9.10	-2.02	-0.44	-0.13	1.40	6/3/02

## EXPENSE RATIOS

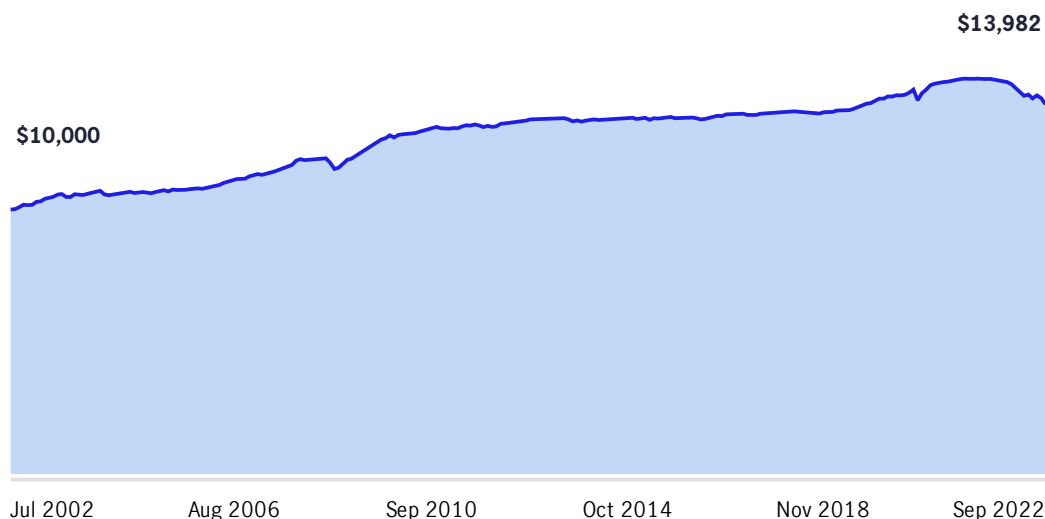
Class A	TOTAL
	0.84%

The performance data shown represents past performance and does not guarantee future results. With sales charge figures reflect the maximum sales charge, which is 3.0%. 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 - 7/1/02 - 9/30/22

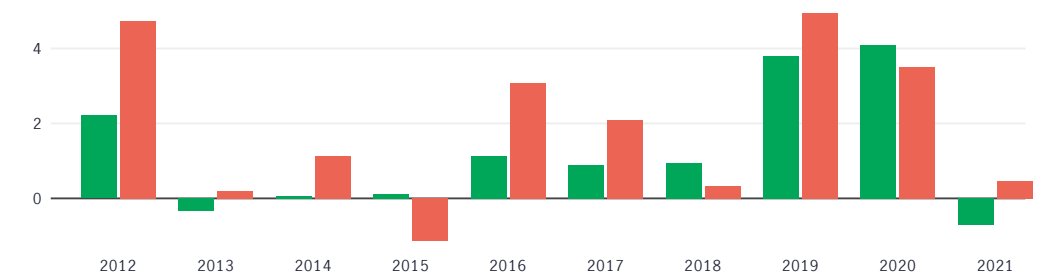


**1** Year-to-date returns are cumulative. All other performance is an average annual total return except for portfolios that are less than one year old, in which case the inception-to-date returns are cumulative. **2** Class A units of each portfolio will also be charged an annual program management 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** Returns for Enrollment Portfolio, Equity Portfolio, Fixed Income Portfolio, Future Trends Portfolio, and Short-Term Bond Portfolio reflect the current maximum front-end sales charge and assumes an inception date of 6/3/2002. For certain accounts established prior to 6/3/2002, a grandfathered sales charge of 3.50% generally applies to subsequent contributions, reflecting the maximum initial sales charge at the time of original purchase. Performance for these accounts would differ from those shown, reflecting the lower sales charge. Please see the Plan Disclosure Document for more details. **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



■ Short-Term Bond Portfolio

■ Static short-term bond category

■	2.21	-0.34	0.06	0.11	1.14	0.90	0.95	3.81	4.10	-0.72
■	4.73	0.20	1.14	-1.14	3.07	2.09	0.34	4.95	3.50	0.46
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021

## Key facts

Total net assets	\$33.53 m
Portfolio composition <sup>5</sup> (%)	
Fixed Income	100.00

## What you should know before investing

Investing involves risks, including the potential loss of principal. There is no guarantee that a fund'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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<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> Fund characteristics will vary over time.

John Hancock Freedom 529

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