

# Advanced college savings concepts

*John Hancock* Investment Management

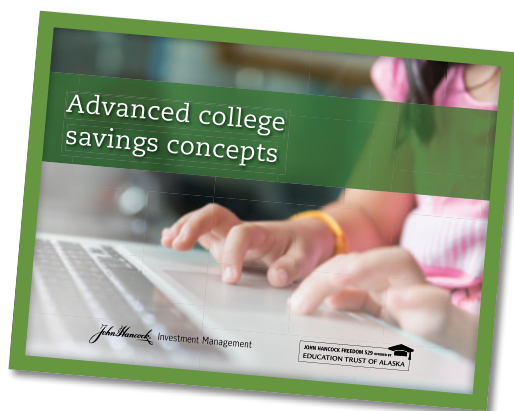
JOHN HANCOCK FREEDOM 529 OFFERED BY   
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# A special seminar invitation

## The best strategy for college savings is to know your options and start today

Join us for a look at various strategies for saving, as well as the benefits of 529 plans. We'll cover:

- Available college savings options
- The benefits of 529 savings plans
- Other college funding options
- The John Hancock Freedom 529 plan
- Getting started



## Don't miss this exclusive, complimentary seminar

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Seating is limited, so please call or email to reserve your space today.

The seminar was prepared by John Hancock Investment Management Distributors LLC.

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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