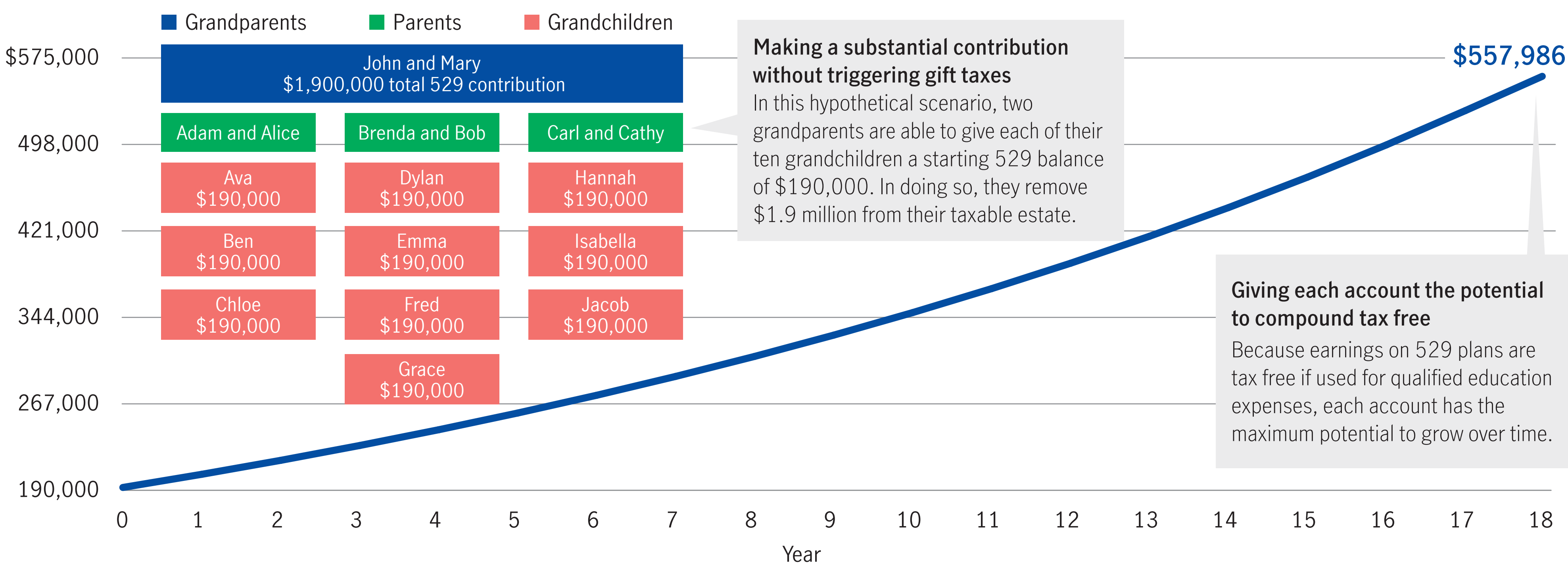
Manulife Investments | John Hancock

JOHN HANCOCK FREEDOM 529 OFFERED BY
EDUCATION TRUST OF ALASKA

Create an educational legacy with 529 gifting

Many families are taking advantage of the estate planning benefits offered by 529 education savings plans. Contributions are considered completed gifts that reduce the value of a donor's estate, and the accelerated gifting feature lets you make five years' worth of contributions in a single year—up to $95,000 ($190,000 for couples filing jointly)[1] per child or grandchild—without triggering federal gift taxes.[2] The result is a powerful educational legacy that may also help lower estate taxes.

Special 529 gifting rules can greatly increase the power of a single gift



Source: John Hancock Investment Management, 2026. The above illustration does not depict an investment in John Hancock Freedom 529 and is a hypothetical example for comparison purposes only. Rates are subject to change. This illustration does not reflect the effect of asset charges and account fees. These fees would reduce the performance shown in the above illustration. The investment return and principal value of an investment may fluctuate so that distributed investments may be worth more or less than their original value. Tax deferral may work best for long-term goals. The projected values assume an initial lump sum of $190,000 is invested for 18 years at a hypothetical compound annual growth rate of 6%, accrued monthly.

1 For 2026. The donor must elect that the gift be treated as having occurred over a five-year period in order for it to qualify for the federal gift tax exclusion. If additional gifts are made to the same beneficiary during this five-year period, a federal gift tax may apply. If the donor dies within this five-year period, a pro rata share will be included in the donor's estate for federal estate tax purposes. State gift and estate tax laws may vary. **2** State laws and treatment may vary. Earnings on nonqualified distributions will be subjected to a 10% federal penalty tax. Please speak with your tax advisor for more information.

John Hancock Freedom 529 plan is a powerful way to save

Tax advantages

- **Accounts can accumulate and compound tax free[2]—**Account holders pay no federal income taxes on their earnings when the money is withdrawn for qualified education expenses. Since the earnings aren't taxed, savings can accumulate faster than in a taxable account.
- **Contributions may qualify for a tax deduction[3]—**Nine states—Arizona, Arkansas, Kansas, Maine, Minnesota, Missouri, Montana, Ohio, and Pennsylvania—allow you to deduct some or all of your contributions to the John Hancock Freedom 529 plan on your state income-tax return.

Flexibility

- **Anyone can invest—**Parents, grandparents, and other relatives and friends can all contribute on a child's behalf. There are no income or age limits for contributors. Each account can accept as much as $550,000 in total contributions in the Education Trust of Alaska's 529 plans.[4]
- **You can take advantage of special gifting opportunities—**Make five years' worth of contributions in a single year—up to $95,000 ($190,000 for couples filing jointly)[1] per beneficiary—without triggering federal gift taxes.[2] Contributions directly reduce the value of your taxable estate, providing potential estate planning advantages.
- **You can use it anywhere—**529 plan proceeds may be used at any accredited college or trade school and qualified apprenticeship programs to pay for tuition, fees, room and board, and other qualified expenses. You may also use your 529 plan to pay for your child's primary and secondary private school education (up to $20,000 per year for tuition and other qualified expenses). Account owners may also withdraw up to $10,000 (lifetime limit) tax free for payments toward qualified education loans.[5] Additionally, up to $35,000 can be rolled over to the beneficiary's Roth IRA.[6]
- **You can get in-state tuition in Alaska—**Your beneficiary may qualify for in-state tuition at the University of Alaska—regardless of the state the beneficiary lives in—as long as the account was established at least two years immediately preceding enrollment.

Control

- **You control the account—**Unlike UGMA/UTMA accounts, the account holder retains control of the account. Beneficiaries can be changed to another family member if the original beneficiary decides not to attend college or if there's money left over.
- **Creditor protection—**Alaska state law protects assets invested in the plan from claims by creditors of the account owner and beneficiaries in most cases.[7]

Diversification

You can benefit from a deeper level of diversification—Jointly managed by John Hancock Investment Management and T. Rowe Price, the plan's ready-built investment options offer diversification by asset class, investment style, and manager, along with a level of investment oversight that's hard to match with other 529 plans.

Ask your financial professional if our 529 plan's accelerated gifting feature is right for your family.

3 Consult your financial, tax, or other professional to learn more about how state-based benefits (including any limitations) would apply to your specific circumstances. **4** Contributions cannot cause the account balance to exceed $550,000 per beneficiary. **5** Consult your financial, tax, or other professional to learn more about how state-based benefits (including any limitations) would apply to your specific circumstances. Some states do not consider 529 withdrawals for primary and secondary school education, student loan repayments, and apprenticeship costs to be qualified withdrawals and, therefore, the investor may be subject to penalties. The $10,000 qualified education loan limit is a lifetime limit that applies to the 529 plan beneficiary and each sibling. Any student loan interest paid for with tax-free 529 plan earnings is not eligible for the student loan interest deduction. **6** Roth IRA rollovers are limited to the annual Roth maximum contribution limit and aggregate lifetime limit of $35,000. Other restrictions apply. Please consult your tax advisor for more information. **7** Each account is designed to be protected from the claims by creditors of the account holder and beneficiary, with the exception of contributions made to accounts after being in default of child support obligations for 30 days. Please refer to the Plan Disclosure Document for more information.

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Diversification does not guarantee a profit or eliminate the risk of a loss. John Hancock Investment Management and our representatives and affiliates may receive compensation derived from the sale of and/or from any investment made in our products and services.

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 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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