



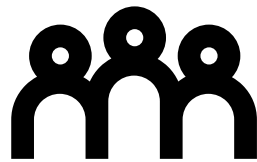
Inside John Hancock Freedom 529 Portfolios



Bringing our multimanager *expertise* to every education savings portfolio

A unique *partnership*

Following the overall investment guidelines established by the Education Trust of Alaska, John Hancock Investment Management and T. Rowe Price jointly research and select asset managers for the plan's investment options, then continually monitor those managers to help keep your investments on track.



This unique partnership offers a level of investment oversight that's hard to match with other 529 plans.



A better way to invest

In partnership with T. Rowe Price, we search the world to find proven portfolio management teams with specialized expertise for every fund we offer, then we apply vigorous investment oversight to ensure they continue to meet our uncompromising standards.

Our team of over 200 professionals who specialize in manager research and oversight vets new strategies and holds oversight meetings with managers annually.

Deeper diversification

A key benefit of our asset allocation approach comes from combining multiple investment styles and multiple managers, resulting in a deeper level of diversification backed by the oversight of two leading investment organizations.

Oversight

Monitoring each portfolio team for the repeatability of its investment process and management of risk

Various asset classes

Both within and beyond traditional equity and fixed income

Broad range of styles

Continual exposure to a variety of strategies, as different characteristics go in and out of favor

Multiple managers

A diversity of approaches from some of the world's best managers



Our 529 portfolios bring together some of the best *investment teams* from around the world



Deutsche Asset
& Wealth Management



JENNISON ASSOCIATES



WELLINGTON
MANAGEMENT®

Representative list of asset managers is as of 3/31/23. All logos are the property of their respective owners. Diversification does not guarantee a profit or eliminate the risk of a loss.

Portfolio CUSIPs and tickers

	Class A		Class C2		Class F ¹	
Enrollment-based	CUSIP	Ticker	CUSIP	Ticker	CUSIP	Ticker
Enrollment Portfolio	56501V107	JEHAX	56501V693	JECDX	280911660	JHCSX
Portfolio 2021–2024	565016748	JEYAX	565016730	JEYDX	280911686	JFPAX
Portfolio 2025–2028	280911835	JEFAX	280911819	JEFDX	280911694	JHPIX
Portfolio 2029–2032	280911793	JENAX	280911777	JENDX	280911710	JHDSX
Portfolio 2033–2036	280911744	JENFX	280911736	JENGX	280911728	JLDSX
Portfolio 2037–2040	280911470	JHALX	280911462	JHLOX	280911454	JHAKX
Multimanager Lifestyle						
Multimanager Lifestyle Balanced 529 Portfolio	280911801	JLBEX	280911876	JLBIX	280911595	JHMOX
Multimanager Lifestyle Growth 529 Portfolio	280911504	JLGEX	280911702	JLGDY	280911611	JHMLX
Multimanager Lifestyle Moderate 529 Portfolio	280911868	JLMEX	280911843	JLMDX	280911587	JHMMX
Static						
Equity Portfolio	56501V842	JHEAX	56501V685	JHEDX	280911637	JHEPX
Fixed Income Portfolio	56501V792	JHFAX	56501V677	JHFDX	280911645	JHFSX
Future Trends Portfolio	56501V826	JAFAX	56501V651	JAFDX	280911629	JFILX
Stable Value Portfolio	47804E702	JAJWX	47804E801	JSJWX	47804E884	JMGWX
Individual						
American Mutual Portfolio	565016839	JAMAX	565016821	JAMHX	280911496	JHOMX
Blue Chip Growth Portfolio	565016805	JBCAX	565016870	JBCDX	280911561	JHBGX
Capital Appreciation Portfolio	47804E108	JJCAX	47804E306	JJCDX	280911512	JFCLX
Equity Income Portfolio	565016789	JEIEX	565016771	JEIDX	280911538	JHIPX
International Value Portfolio	47804E405	JIVEX	47804E603	JIVDX	280911546	JTNIX
Mid-Cap Value Portfolio	565016862	JTMAX	565016847	JTMDX	280911553	JHMKX
New Horizons Portfolio	280911108	JNHAX	280911306	JNHDX	280911579	JHNNX
Small-Cap Stock Portfolio	565016763	JSCEX	565016755	JSCDX	280911520	JFSCX

¹ Class F is only available to investors who use the services of a registered investment professional or fee-based professional who charges a flat or percentage fee for their services or who are investing through financial intermediaries that have entered into an agreement with John Hancock Distributors LLC to offer Class F units on a brokerage platform that charges commissions and fees directly to clients outside of the plan. Class F units may not be available at all firms.

Investing involves risks, including the potential loss of principal. The stock prices of midsize and small companies can change more frequently and dramatically than those of large companies. Growth stocks may be more susceptible to earnings disappointments, and value stocks may decline in price. Large company stocks could fall out of favor, and foreign investing, especially in emerging markets, has additional risks, such as currency and market volatility and political and social instability. Fixed-income investments are subject to interest-rate and credit risk; their value will normally decline as interest rates rise or if an issuer is unable to make principal or interest payments. Investments in higher-yielding, lower-rated securities include a higher risk of default. This material is not intended to be, nor shall it be interpreted or construed as, a recommendation or providing advice, impartial or otherwise. John Hancock Investment Management and its representatives and affiliates may receive compensation derived from the sale of and/or from any investment made in its products and services.

Enrollment-Based Portfolios

<div>15–18 years to enrollment</div> <div>Portfolio 2037–2040</div> <div><div></div></div> <div><div>Equity 100%</div><div>Fixed income 0%</div></div>	<div>Equity</div> <div>Fixed income</div>	<div>100</div> <div>0</div>	<div><div>15.79T. Rowe Price Blue Chip Growth Fund</div><div>13.78T. Rowe Price Equity Income Fund</div><div>12.89John Hancock Disciplined Value International Fund (Boston Partners)</div><div>12.06John Hancock International Growth Fund (Wellington)</div><div>10.43John Hancock Capital Appreciation Fund (Jennison)</div><div>7.44John Hancock Disciplined Value Fund (Boston Partners)</div><div>6.92T. Rowe Price Small-Cap Stock Fund</div><div>4.74T. Rowe Price Real Assets Fund</div><div>4.11John Hancock Emerging Markets Fund (Dimensional)</div><div>4.00T. Rowe Price Mid-Cap Value Fund</div><div>3.96American Mutual Fund</div><div>3.88T. Rowe Price Mid-Cap Growth Fund</div></div>
<div>11–14 years to enrollment</div> <div>Portfolio 2033–2036</div> <div><div></div></div> <div><div>Equity 86%</div><div>Fixed income 14%</div></div>	<div>Equity</div> <div>Fixed income</div>	<div>86</div> <div>14</div>	<div><div>13.57T. Rowe Price Blue Chip Growth Fund</div><div>11.76T. Rowe Price Equity Income Fund</div><div>10.60John Hancock Disciplined Value International Fund (Boston Partners)</div><div>10.51John Hancock International Growth Fund (Wellington)</div><div>9.49John Hancock Capital Appreciation Fund (Jennison)</div><div>6.25John Hancock Disciplined Value Fund (Boston Partners)</div><div>6.09T. Rowe Price Small-Cap Stock Fund</div><div>4.19T. Rowe Price Real Assets Fund</div><div>3.69John Hancock Emerging Markets Fund (Dimensional)</div><div>3.49T. Rowe Price Mid-Cap Growth Fund</div><div>3.41T. Rowe Price Mid-Cap Value Fund</div><div>3.35American Mutual Fund</div><div>6.78T. Rowe Price Spectrum Income Fund</div><div>5.16John Hancock Core Bond Fund (Allspring)</div><div>1.66John Hancock Strategic Income Opportunities Fund (MIM)</div></div>
<div>7–10 years to enrollment</div> <div>Portfolio 2029–2032</div> <div><div></div></div> <div><div>Equity 66%</div><div>Fixed income 34%</div></div>	<div>Equity</div> <div>Fixed income</div>	<div>66</div> <div>34</div>	<div><div>10.41T. Rowe Price Blue Chip Growth Fund</div><div>9.24T. Rowe Price Equity Income Fund</div><div>8.10John Hancock Disciplined Value International Fund (Boston Partners)</div><div>8.04John Hancock International Growth Fund (Wellington)</div><div>7.13John Hancock Capital Appreciation Fund (Jennison)</div><div>4.84John Hancock Disciplined Value Fund (Boston Partners)</div><div>4.68T. Rowe Price Small-Cap Stock Fund</div><div>3.20T. Rowe Price Real Assets Fund</div><div>2.84John Hancock Emerging Markets Fund (Dimensional)</div><div>2.71T. Rowe Price Mid-Cap Growth Fund</div><div>2.59T. Rowe Price Mid-Cap Value Fund</div><div>2.46American Mutual Fund</div><div>16.86T. Rowe Price Spectrum Income Fund</div><div>12.72John Hancock Core Bond Fund (Allspring)</div><div>4.18John Hancock Strategic Income Opportunities Fund*</div></div>

* Managed by Manulife Investment Management.

4–6 years to enrollment

Portfolio 2025–2028



■ Equity 45%
■ Fixed income 55%

Equity

45

7.03	T. Rowe Price Blue Chip Growth Fund
6.26	T. Rowe Price Equity Income Fund
5.51	John Hancock Disciplined Value International Fund (Boston Partners)
5.43	John Hancock International Growth Fund (Wellington)
4.74	John Hancock Capital Appreciation Fund (Jennison)
3.29	John Hancock Disciplined Value Fund (Boston Partners)
3.19	T. Rowe Price Small-Cap Stock Fund
2.18	T. Rowe Price Real Assets Fund
1.95	John Hancock Emerging Markets Fund (Dimensional)
1.84	T. Rowe Price Mid-Cap Growth Fund
1.77	T. Rowe Price Mid-Cap Value Fund
1.68	American Mutual Fund

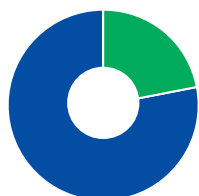
Fixed income

55

24.71	T. Rowe Price Spectrum Income Fund
18.58	John Hancock Core Bond Fund (Allspring)
6.17	John Hancock Strategic Income Opportunities Fund*
5.67	T. Rowe Price Limited Duration Inflation Focused Bond Fund

0–3 years to enrollment

Portfolio 2021–2024



■ Equity 22%
■ Fixed income 78%

Equity

22

5.91	T. Rowe Price Blue Chip Growth Fund
4.95	T. Rowe Price Equity Income Fund
3.92	John Hancock Capital Appreciation Fund (Jennison)
2.66	John Hancock Disciplined Value Fund (Boston Partners)
1.39	American Mutual Fund
1.11	John Hancock Disciplined Value International Fund (Boston Partners)
1.08	T. Rowe Price Real Assets Fund
1.06	John Hancock International Growth Fund (Wellington)

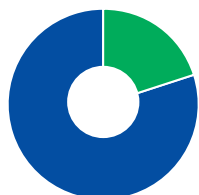
Fixed income

78

37.79	T. Rowe Price Limited Duration Inflation Focused Bond Fund
19.93	T. Rowe Price Spectrum Income Fund
15.12	John Hancock Core Bond Fund (Allspring)
5.08	John Hancock Strategic Income Opportunities Fund*

Entering school and in school

Enrollment Portfolio



■ Equity 20%
■ Fixed income 80%

Equity

20

5.28	T. Rowe Price Blue Chip Growth Fund
4.63	T. Rowe Price Equity Income Fund
3.51	John Hancock Capital Appreciation Fund (Jennison)
2.66	John Hancock Disciplined Value Fund (Boston Partners)
1.33	American Mutual Fund
1.05	John Hancock Disciplined Value International Fund (Boston Partners)
1.00	T. Rowe Price Real Assets Fund
0.95	John Hancock International Growth Fund (Wellington)

Fixed income

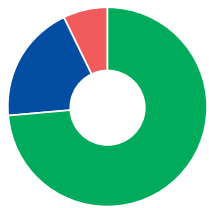
80

39.30	T. Rowe Price Limited Duration Inflation Focused Bond Fund
20.18	T. Rowe Price Spectrum Income Fund
15.04	John Hancock Core Bond Fund (Allspring)
5.07	John Hancock Strategic Income Opportunities Fund*

Source: John Hancock Investment Management, as of 3/31/23. Allocation figures are rounded to the nearest whole numbers. Allocations are subject to change. For current target and actual allocations, including more information on portfolio investment objectives and risks, please visit jhinvestments.com/529 or call 866-222-7498.

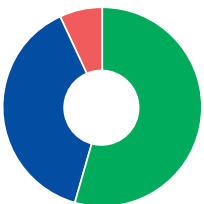
Multimanager Lifestyle Portfolios

Growth



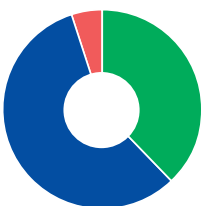
■ Equity 73%
■ Fixed income 19%
■ Alternative 7%

Balanced



■ Equity 55%
■ Fixed income 39%
■ Alternative 7%

Moderate



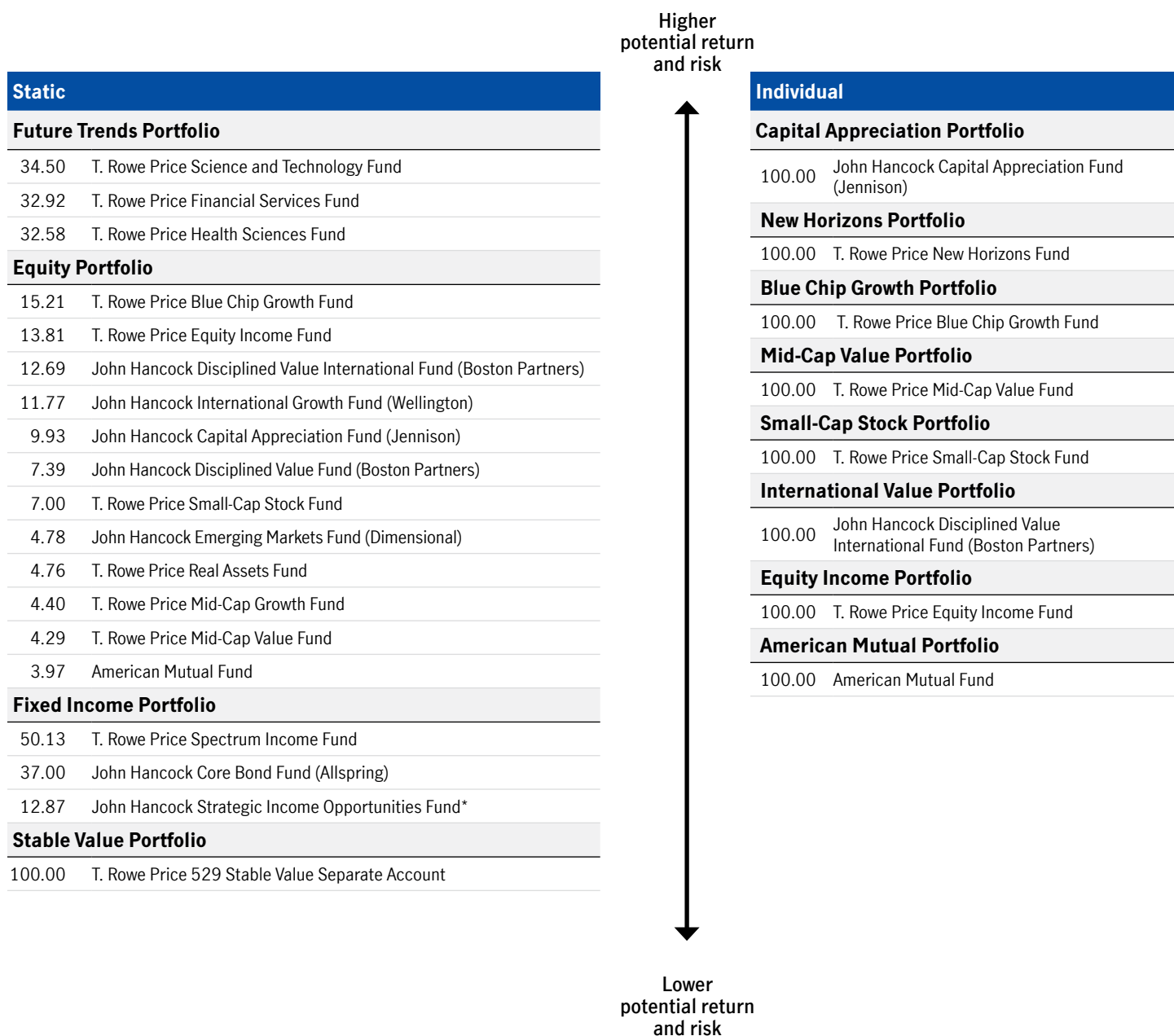
■ Equity 38%
■ Fixed income 57%
■ Alternative 5%

Asset category (%)		Growth	
Equity	U.S. large-cap equity	29	4.22 Capital Appreciation Value Fund (T. Rowe Price)
			6.09 Equity Income Fund (T. Rowe Price)
			4.33 Fundamental Large Cap Core Fund*
			5.03 U.S. Sector Rotation Large Cap Sleeve*
			2.97 Blue Chip Growth Fund (T. Rowe Price)
			4.09 Disciplined Value Fund (Boston Partners)
			2.55 Capital Appreciation Fund (Jennison)
	International equity	22	7.08 International Strategic Equity Allocation Fund*
			4.46 Disciplined Value International Fund (Boston Partners)
			1.90 Global Equity Fund*
			2.12 International Growth Fund (Wellington)
			2.19 International Small Company Fund (Dimensional)
			1.16 Fundamental Global Franchise Fund*
			1.59 Global Thematic Opportunities Fund (Pictet)
			1.03 International Dynamic Growth Fund (Axiom)
	U.S. mid-cap equity	10	5.77 Mid-Cap Value Fund (T. Rowe Price)
			4.26 JHF Mid Cap Growth (Wellington)
	Emerging-market equity	6	3.98 Emerging Markets Equity Fund*
			2.38 Multifactor Emerging Markets ETF (Dimensional)
	U.S. small-cap equity	6	3.09 Small Cap Core Fund*
			1.65 Small Cap Value Fund (Wellington)
			1.42 Small Cap Growth Fund (Redwood)
Fixed income	Multi-sector bond	3	2.90 Strategic Income Opportunities Fund*
	Intermediate-term bond	6	6.36 Bond Fund*
	Bank loan	1	1.38 Floating Rate Income Fund (Bain Capital Credit)
	High-yield bond	2	1.60 High Yield Fund*
	Emerging-market debt	2	1.91 Emerging Markets Debt Fund*
	Inflation-protected bond	2	1.55 Treasury Inflation-Protected Securities fund of funds*
	Short-term bond	1	1.08 Short Duration Bond Fund*
	Long-term bond	3	2.56 Separate Trading of Registered Interest and Principal of Securities fund of funds*
Alternative	Sector equity	7	4.15 Diversified Real Asset Fund**
			1.20 Health Sciences Fund (T. Rowe Price)
			0.95 Financial Industries Fund*
			0.52 Science & Technology Fund (Allianz/T. Rowe Price)
	Alternative	—	0.48 Diversified Macro Fund (Graham Capital)
	Thematic equity	—	
	Cash and other	—	

Balanced			Moderate		
22	4.75	Capital Appreciation Value Fund (T. Rowe Price)	15	4.56	Capital Appreciation Value Fund (T. Rowe Price)
	3.94	Equity Income Fund (T. Rowe Price)		2.60	Equity Income Fund (T. Rowe Price)
	3.19	Fundamental Large Cap Core Fund*		1.63	Fundamental Large Cap Core Fund*
	3.15	U.S. Sector Rotation Large Cap Sleeve*		2.12	U.S. Sector Rotation Large Cap Sleeve*
	2.88	Blue Chip Growth Fund (T. Rowe Price)		1.90	Blue Chip Growth Fund (T. Rowe Price)
	2.67	Disciplined Value Fund (Boston Partners)		1.80	Disciplined Value Fund (Boston Partners)
	1.50	Capital Appreciation Fund (Jennison)		0.86	Capital Appreciation Fund (Jennison)
17	4.80	International Strategic Equity Allocation Fund*	13	3.59	International Strategic Equity Allocation Fund*
	3.69	Disciplined Value International Fund (Boston Partners)		2.25	Disciplined Value International Fund (Boston Partners)
	2.22	Global Equity Fund*		2.20	Global Equity Fund*
	1.78	International Growth Fund (Wellington)		1.78	International Growth Fund (Wellington)
	1.16	International Small Company Fund (Dimensional)		0.85	International Small Company Fund (Dimensional)
	1.16	Fundamental Global Franchise Fund*		1.15	Fundamental Global Franchise Fund*
	0.82	Global Thematic Opportunities Fund (Pictet)			
7	0.82	International Dynamic Growth Fund (Axiom)	5		
	0.51	Global Shareholder Yield Fund (Epoch)		1.23	Global Shareholder Yield Fund (Epoch)
	4.24	Mid-Cap Value Fund (T. Rowe Price)		2.53	Mid-Cap Value Fund (T. Rowe Price)
4	2.90	JHF Mid Cap Growth (Wellington)	2	2.11	JHF Mid Cap Growth (Wellington)
	2.46	Emerging Markets Equity Fund*		1.01	Emerging Markets Equity Fund*
4	1.61	Multifactor Emerging Markets ETF (Dimensional)	2	1.05	Multifactor Emerging Markets ETF (Dimensional)
	2.18	Small Cap Core Fund*		0.55	Small Cap Core Fund*
	1.31	Small Cap Value Fund (Wellington)		0.98	Small Cap Value Fund (Wellington)
	1.00	Small Cap Growth Fund (Redwood)		0.92	Small Cap Growth Fund (Redwood)
7	6.85	Strategic Income Opportunities Fund*	8	8.05	Strategic Income Opportunities Fund*
11	8.84	Bond Fund*	22	12.50	Bond Fund*
	2.36	Core Bond Fund (Allspring)		9.35	Core Bond Fund (Allspring)
3	2.87	Floating Rate Income Fund (Bain Capital Credit)	4	4.31	Floating Rate Income Fund (Bain Capital Credit)
3	3.17	High Yield Fund*	5	4.75	High Yield Fund*
3	3.47	Emerging Markets Debt Fund*	5	5.07	Emerging Markets Debt Fund*
3	3.41	Treasury Inflation-Protected Securities fund of funds*	5	5.12	Treasury Inflation-Protected Securities fund of funds*
3	3.01	Short Duration Bond Fund*	5	5.04	Short Duration Bond Fund*
5	4.78	Separate Trading of Registered Interest and Principal of Securities fund of funds*	3	3.24	Separate Trading of Registered Interest and Principal of Securities fund of funds*
5	3.06	Diversified Real Asset Fund**	2	1.97	Diversified Real Asset Fund**
	0.97	Health Sciences Fund (T. Rowe Price)			
	0.75	Financial Industries Fund*			
	0.52	Science & Technology Fund (Allianz/T. Rowe Price)			
1	0.71	Diversified Macro Fund (Graham Capital)	1	0.96	Diversified Macro Fund (Graham Capital)
—			—	0.49	Infrastructure Fund (Wellington)
1	0.49	Multi-Asset High Income*	1	1.48	Multi-Asset High Income*

Source: John Hancock Investment Management, as of 3/31/23. Allocation figures are rounded to the nearest whole numbers. Allocations are subject to change. For current target and actual allocations, including more information on portfolio investment objectives and risks, please visit jhinvestments.com/529 or call 866-222-7498. * Managed by Manulife Investment Management. ** Managed by Manulife Investment Management, Deutsche Investment Management Americas, Inc., and Wellington Management.

Static and Individual Portfolios



Portfolios are ranked according to standard deviation and investment objective, as of 3/31/23.

Source: John Hancock Investment Management, as of 3/31/23. Allocation figures are rounded to the nearest whole numbers. Allocations are subject to change. For current target and actual allocations, including more information on portfolio investment objectives and risks, please visit jhinvestments.com/529 or call 866-222-7498.

* Managed by Manulife Investment Management.

Results for 529 investors

Average annual returns, as of March 31, 2023, Class A shares² (%)

Enrollment-based		YTD	1 year	3 year	5 year	10 year	ITD	Expense ratios
Enrollment Portfolio Inception date: 7/2/01	Without sales charge	3.33	-5.27	4.48	2.83	2.91	3.79	1.00
	With sales charge	0.23	-8.12	3.42	1.78	2.35	3.52	
Portfolio 2021–2024 Inception date: 4/30/03	Without sales charge	3.56	-5.93	6.57	3.52	5.53	6.78	1.01
	With sales charge	-0.58	-9.69	5.13	2.46	4.96	6.49	
Portfolio 2025–2028 Inception date: 4/30/07	Without sales charge	4.63	-6.83	9.05	4.09	6.69	5.39	1.14
	With sales charge	0.44	-10.56	7.58	3.03	6.11	5.03	
Portfolio 2029–2032 Inception date: 4/29/11	Without sales charge	5.55	-7.56	12.22	5.20	7.85	7.61	1.18
	With sales charge	1.32	-11.25	10.70	4.13	7.27	7.13	
Portfolio 2033–2036 Inception date: 5/29/15	Without sales charge	6.41	-8.28	15.29	6.22	—	7.22	1.21
	With sales charge	2.15	-11.95	13.73	5.14	—	6.52	
Portfolio 2037–2040 Inception date: 5/31/19	Without sales charge	6.85	-8.47	15.52	—	—	8.60	1.22
	With sales charge	2.58	-12.13	13.96	—	—	7.16	
Multimanager Lifestyle								
Multimanager Lifestyle Balanced 529 Portfolio Inception date: 6/30/06	Without sales charge	4.96	-7.50	9.63	4.34	5.41	5.11	1.43
	With sales charge	0.76	-11.20	8.15	3.27	4.84	4.78	
Multimanager Lifestyle Growth 529 Portfolio Inception date: 6/30/06	Without sales charge	5.45	-8.24	12.54	5.13	6.63	5.61	1.48
	With sales charge	1.23	-11.91	11.02	4.05	6.06	5.27	
Multimanager Lifestyle Moderate 529 Portfolio Inception date: 6/30/06	Without sales charge	4.21	-6.11	6.56	3.31	4.00	4.54	1.38
	With sales charge	0.04	-9.87	5.12	2.25	3.44	4.20	
Static								
Equity Portfolio Inception date: 7/2/01	Without sales charge ³	6.78	-8.24	15.64	6.34	8.58	7.24	1.22
	With sales charge ³	2.51	-11.91	14.08	5.25	7.99	6.96	
Fixed Income Portfolio Inception date: 7/2/01	Without sales charge	2.85	-5.04	0.66	0.92	1.52	3.87	0.98
	With sales charge	-0.23	-7.89	-0.35	0.10	0.98	3.60	
Future Trends Portfolio Inception date: 7/2/01	Without sales charge ³	5.43	-7.30	16.57	9.23	13.25	10.23	1.23
	With sales charge ³	1.21	-11.01	14.99	8.12	12.65	9.94	
Stable Value Portfolio Inception date: 11/29/22	Without sales charge	1.00	—	—	—	—	1.40	0.63
	With sales charge	—	—	—	—	—	—	
Individual								
American Mutual Portfolio Inception date: 4/30/03	Without sales charge	0.67	-4.17	14.88	8.33	9.16	8.19	0.81
	With sales charge	-3.36	-8.01	13.33	7.23	8.57	7.90	
Blue Chip Growth Portfolio Inception date: 9/30/02	Without sales charge	16.30	-18.75	8.72	6.72	12.04	10.11	1.10
	With sales charge	11.64	-22.00	7.25	5.63	11.44	9.82	
Capital Appreciation Portfolio Inception date: 11/30/07	Without sales charge	18.30	-14.67	14.22	10.47	13.48	9.78	1.27
	With sales charge	13.57	-18.08	12.68	9.35	12.87	9.40	
Equity Income Portfolio Inception date: 4/30/03	Without sales charge	-0.79	-6.76	18.91	6.96	7.99	7.72	1.07
	With sales charge	-4.76	-10.49	17.31	5.86	7.41	7.43	
International Value Portfolio Inception date: 11/30/07	Without sales charge	8.92	4.88	18.33	2.88	3.84	1.45	1.37
	With sales charge	4.56	0.69	16.73	1.83	3.28	1.09	
Mid-Cap Value Portfolio Inception date: 9/30/02	Without sales charge	3.02	-5.98	23.10	7.21	9.06	10.33	1.19
	With sales charge	-1.10	-9.74	21.44	6.12	8.47	10.04	
New Horizons Portfolio Inception date: 9/30/04	Without sales charge	7.43	-16.53	9.61	9.01	12.63	11.55	1.18
	With sales charge	3.13	-19.87	8.13	7.90	12.02	11.22	
Small-Cap Stock Portfolio Inception date: 4/30/03	Without sales charge	3.31	-11.09	15.65	7.47	9.40	10.18	1.29
	With sales charge	-0.82	-14.64	14.09	6.37	8.81	9.88	

² 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. “With sales charge” figures reflect the maximum sales charge, which is 4.0%, except for Enrollment and Fixed Income Portfolios, which is 3.0%. Note: Performance for periods prior to 11/14/19 reflects the prior maximum sales charge and expenses of the portfolios. Please see the Plan Disclosure Document for more details. ³ Return assumes an inception date of 6/3/02.

The performance data presented represents past performance. Past performance is not a guarantee of future results, and current performance may be lower or higher than the performance quoted. Investment returns in John Hancock Freedom 529 portfolios and the value of an investor's units will fluctuate and may be worth more or less than the original cost when redeemed. Performance current to the most recent month end is available at jhinvestments.com/529 or by calling 866-222-7498.

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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