

JOHN HANCOCK FREEDOM 529

THE MULTI-MANAGED WAY TO SAVE FOR COLLEGE

Offered by the EDUCATION TRUST OF ALASKA



**Education may be priceless,
but college has a cost.**

For many parents and grandparents, saving for college is a top financial priority. One way to get started is to know what a college education might cost, so you can establish a savings goal and develop a strategy to help reach that goal.

START SAVING WITH JOHN HANCOCK FREEDOM 529 TODAY!

Saving for college is easier than you might think. Talk to your financial consultant about opening a John Hancock Freedom 529 account.



To see a projection of college costs for the year your child will enter college, slide the tab to your child's current age.

CHILD'S AGE	YEAR ENTERING COLLEGE	YOUR GOAL	LUMP SUM	PER YEAR	PER MONTH
<input type="text"/>	<input type="text"/>				
PRIVATE	▶	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
PUBLIC	▶	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Contribution alternatives are based on a 8% annual rate of return.¹

**FOR MORE INFORMATION,
PLEASE CALL 1-866-222-7498 OR VISIT
WWW.JOHNHANCOCKFREEDOM529.COM.**

¹ Assumes a hypothetical 6% rate of return with earnings compounded annually. Assumes no fees or expenses, deductions, distributions or state taxes. The rate of return is for illustrative purposes only and does not represent any specific investments. Returns will fluctuate.

Source: College costs used in this calculator are based on data from the Annual Survey of Colleges of the College Board and Data Base, 2008–2009. © 2008 College Entrance Examination Board. All Rights Reserved. See also, www.collegeboard.com. For the purposes of this calculator, college costs include tuition, fees, room & board, books & supplies, and other fees, as supplied to the College Board from the institutions. The average costs are based on four-year public (in-state) and private colleges for each state and nationally.

There are different kinds of institutions in each region, and because of this, there may be a large variation in the actual costs for specific institutions.

This calculator assumes that overall college costs will increase by 5% per year. The impact of inflation on higher education expenses is uncertain and the rate of inflation could exceed the rate of return on your investments. Please note that these projected college costs are averages and the Beneficiary may be admitted to any school whose costs may be higher or lower than these averages. The savings goals depicted by the calculator are an estimate based on certain assumptions and cannot guarantee that sufficient money will be saved. Any calculation does not take into account (1) any potential costs of transferring assets between the accounts, (2) the differences in the rate of return on investments within the account, (3) investing in the Plan (i.e. annual account fees), or (4) the effect of federal and/or state taxes. The calculator assumes that qualified distributions from a 529 savings plan are federal income tax-free. State income tax rules concerning distributions may vary. The calculator results do not take into account any state taxes.

PULL

1	2025				
2	2024	302,759	102,877	9,263	792
		145,447	49,423	4,450	380
3	2023	288,342	103,857	9,695	829
		138,521	49,893	4,568	398
4	2022	274,611	104,846	10,184	871
		131,925	50,369	4,893	418
5	2021	261,534	105,844	10,743	919
		125,643	50,484	5,161	441
6	2020	249,080	106,852	11,387	974
		119,660	51,333	5,470	468
7	2019	237,219	107,870	12,138	1,038
		113,961	51,821	5,831	499
8	2018	225,293	108,897	13,026	1,114
		108,535	52,315	6,258	535
9	2017	215,165	109,934	14,091	1,205
		103,366	52,813	6,769	579
10	2016	204,919	110,981	15,393	1,317
		98,444	53,316	7,395	632
11	2015	195,161	112,038	17,021	1,456
		93,756	53,824	8,177	699
12	2014	185,867	113,105	19,114	1,635
		89,292	54,337	9,183	785
13	2013	177,017	114,183	21,906	1,874
		85,040	54,854	10,528	900
14	2012	168,587	115,270	25,816	2,209
		80,990	55,376	12,402	1,061
15	2011	160,559	116,368	31,682	2,711
		77,133	55,904	15,220	1,302
16	2010	152,914	117,476	41,461	3,548
		73,460	56,436	19,918	1,704
17	2009	145,632	118,595	61,025	5,222
		69,962	56,974	29,317	2,508
		138,697	119,724	119,724	10,245
		66,310	57,516	57,516	4,922



John Hancock Freedom 529

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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 benefits it offers, 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 college savings plan to learn more about their features. Please contact your financial consultant or call 1-866-222-7498 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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