

# JOHN HANCOCK FREEDOM 529

Offered by the EDUCATION TRUST OF ALASKA



## The Multi-Managed Advantage — John Hancock Freedom 529

When you choose a 529 savings plan, it matters who manages the investments on a day-to-day basis. This is why John Hancock Freedom 529 provides a multi-managed approach that offers you diversification of asset class, investment style and fund manager, all in one plan.



With John Hancock Freedom 529 you will have access to these fund managers:



Logos as of March 31, 2013.

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# John Hancock Freedom 529, the multi-managed way to save for college, offers a solution that makes saving for college easier.

## ► Tax advantages

Any earnings are tax-deferred at the federal level, and distributions used for qualified educational expenses are federal income tax-free.<sup>1</sup> State tax laws and treatment may vary.

## ► Estate tax and gifting benefits

Make five years of contributions at one time — up to \$70,000 per Beneficiary or \$140,000 per Beneficiary if married filing jointly — without incurring a federal gift tax.<sup>2</sup>

## ► Choice of investment strategies

Select from four investment strategies, which may be used individually or in any combination:

- Enrollment-based portfolios
- Static portfolios
- Lifestyle Portfolios
- Individual portfolios

## ► Choice of investment options

Choose from 22 investment options, each of which invests in mutual funds specifically selected to meet a broad range of investment objectives.

## ► Multi-manager platform

Gain access to more than 30 of the leading fund managers in the country, each chosen for the strength it offers for a particular investment objective or asset class.

## ► Control and flexibility

Maintain control as the Account Holder, deciding who the Beneficiary is, how money is to be invested among the portfolios and when and how much money is to be distributed.

## ► Maximum contributions

Contribute up to \$320,000 per Beneficiary. Earnings can cause the account to exceed this amount.

## ► Automatic purchase

Make regular monthly or quarterly contributions electronically from your bank account on the day and in the dollar amount (minimum of \$50 per portfolio per month) of your choice.

## ► Creditor protection

529 plan assets may be protected from creditors. Consult the Plan Disclosure Document for more information.

<sup>1</sup> Earnings on non-qualified distributions will be subject to income tax and a 10% federal penalty tax. Please consult your tax adviser for more information.

<sup>2</sup> 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.

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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**John Hancock Freedom 529**

P.O. Box 17603  
Baltimore, MD 21297-1603

1-866-222-7498

www.johnhancockfreedom529.com

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