

You can choose from a pool of mutual funds, many of which are based on

5 frequently asked questions

It's a tax-advantaged savings plan designed to help pay for college. 529 plans

are sponsored by states, state agencies, or educational institutions. Typically,

Because your money is invested, it can potentially grow over time, so you may

When you contribute to a 529 plan, your money is invested, much like a 401(k).

have more when college rolls around. To make it easier to save, most plans

allow you to make regular, automatic contributions directly from your bank

parents and grandparents use them to help fund a child's or grandchild's

education. However, any individual, including you, can be a beneficiary.



when the student will go to school.

account.

around.

1. What is a 529 plan?



Because your money is invested, it can potentially grow

over time, so you may have more when college rolls

account.

3. What kind of tax breaks can I get?

contributions. Use our state tax calculator to learn more.

5. What if my child's plans change?

advisor to learn how a 529 plan could work for you.

MONTHLY PAYMENTS ŌŌŌ BANK 2. Who can open a 529 plan? 529 plans have no income, age, or state residency requirements—and you can open one with as little as \$25. Other individuals, including family members and friends, can make gifts into your

In addition to tuition, qualified expenses include any college-related purchases, such as fees, room

food.) Because the account holder—not the beneficiary—is in control of the funds, you can be more

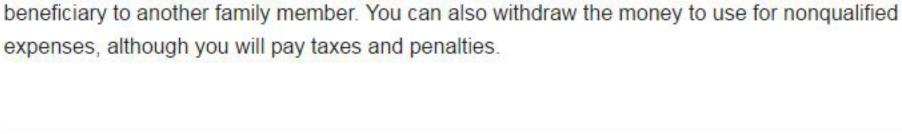
and board, textbooks, and computers. (They don't cover things such as bedding, decorations, or

account.

YEARS

To make it easier to save, most plans allow you to make

regular, automatic contributions directly from your bank



Are you a parent or grandparent?

529 contributions grow federal tax free. 7 Your money isn't taxed when withdrawn—as long as it's

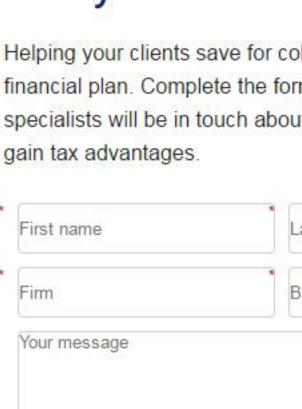
used for qualified expenses. Many states also offer a full or partial tax deduction or credit for your

4. What can the money be used for?

confident that the money will be used the way it was intended.

Life happens. If your child doesn't go to college or receives a large scholarship, you can switch the

What will it cost? Putting off saving for



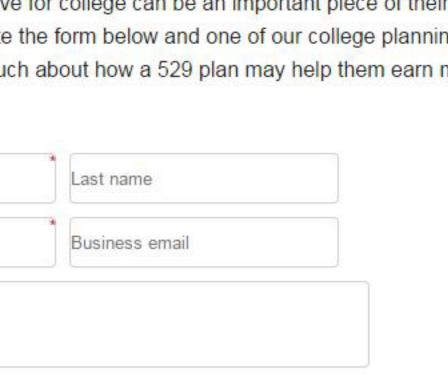
SUBMIT

Foundation, 2016.

for more information.

Employment Research Institute.

Try our college savings calculator.





GoBankingRates.com, 2017. 7. State tax laws and treatment may vary. Earnings on nonqualified distributions will be subject to income tax and a 10% federal penalty tax. Please consult your tax advisor

The Institute for College Access & Success, 2016.

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 - STATE GUARANTEED. MF368719

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

prior to investing.

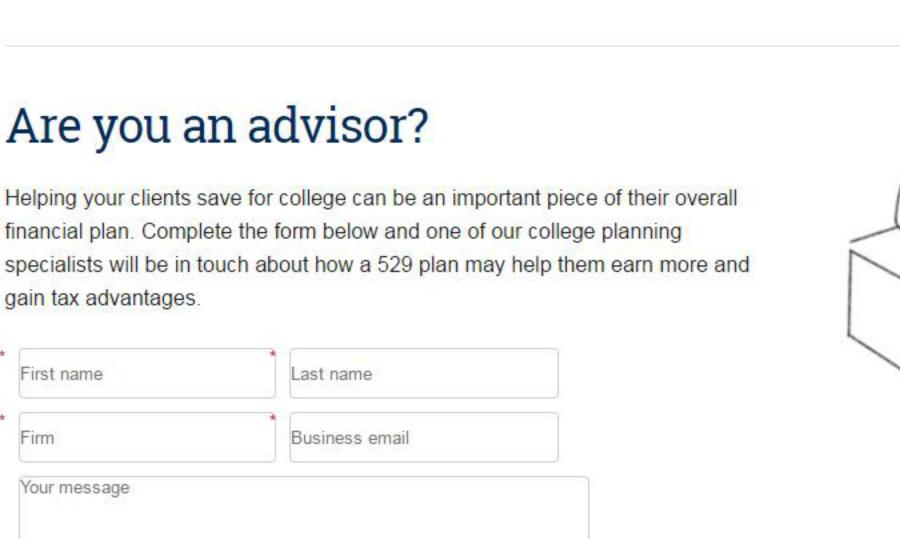
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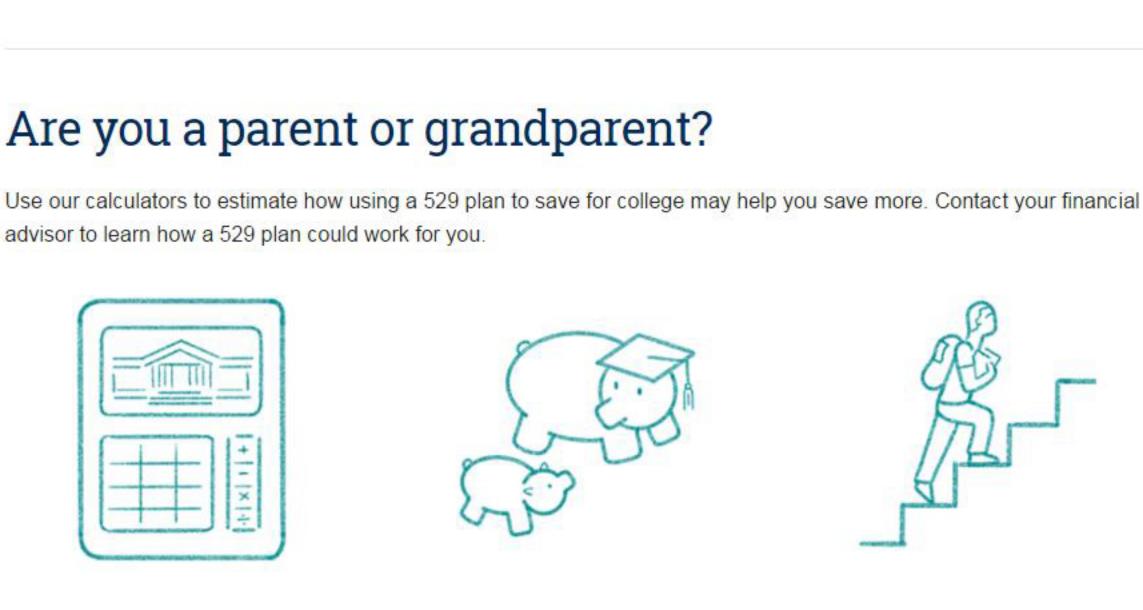
before investing. State tax or other benefits should be one of many factors to be considered prior to making an investment decision. Please consult with your financial, tax, or other advisor about how these state benefits, if any, may apply to your specific circumstances. You may also contact your state 529 plan or any other 529 college savings plan to learn more about their features. Please contact your financial consultant or call 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

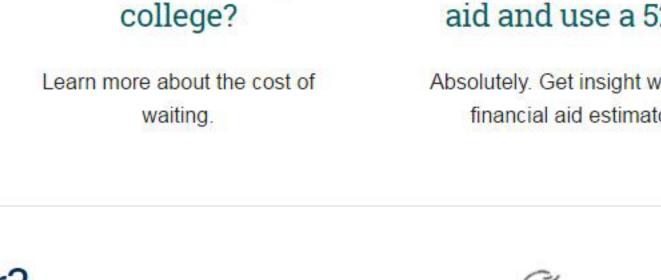
with the Municipal Securities Rulemaking Board (MSRB). © 2017 John Hancock. All

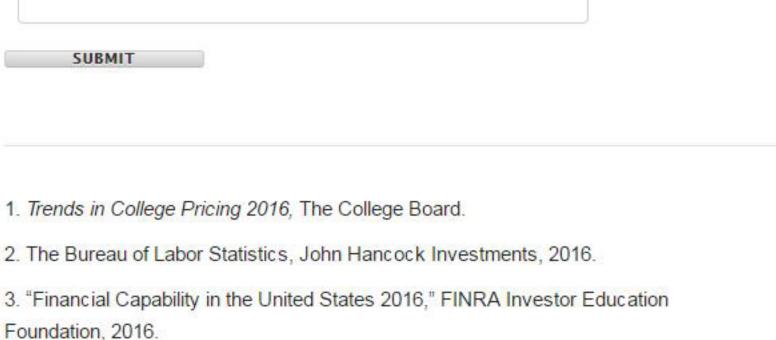
be considered before investing. Please read the Plan Disclosure Document carefully John Hancock Freedom 529 is a college savings plan offered by the Education Trust of Alaska, managed by T. Rowe Price, and distributed by John Hancock Distributors LLC through other broker-dealers that have a selling agreement with John Hancock Distributors LLC. John Hancock Distributors LLC is a member of FINRA and is listed

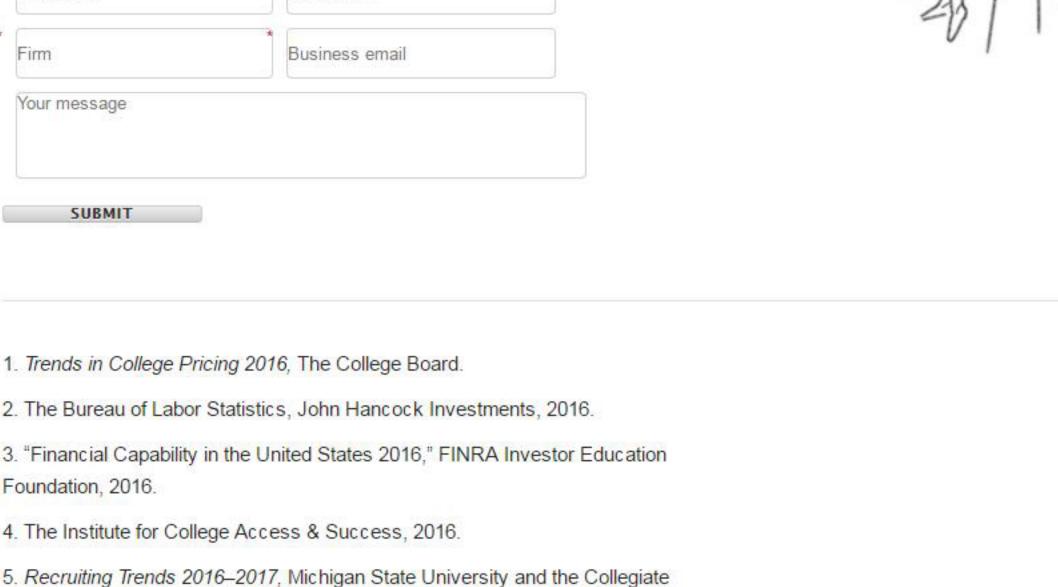
Retirement plan



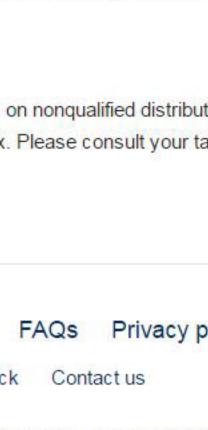


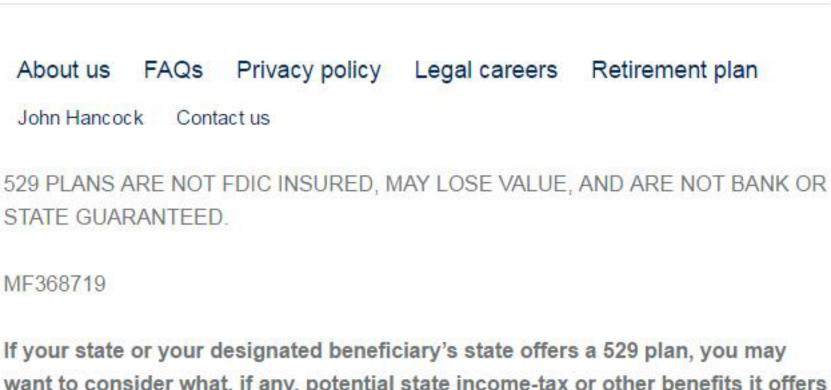












Can you get financial aid and use a 529? Absolutely. Get insight with our financial aid estimator.