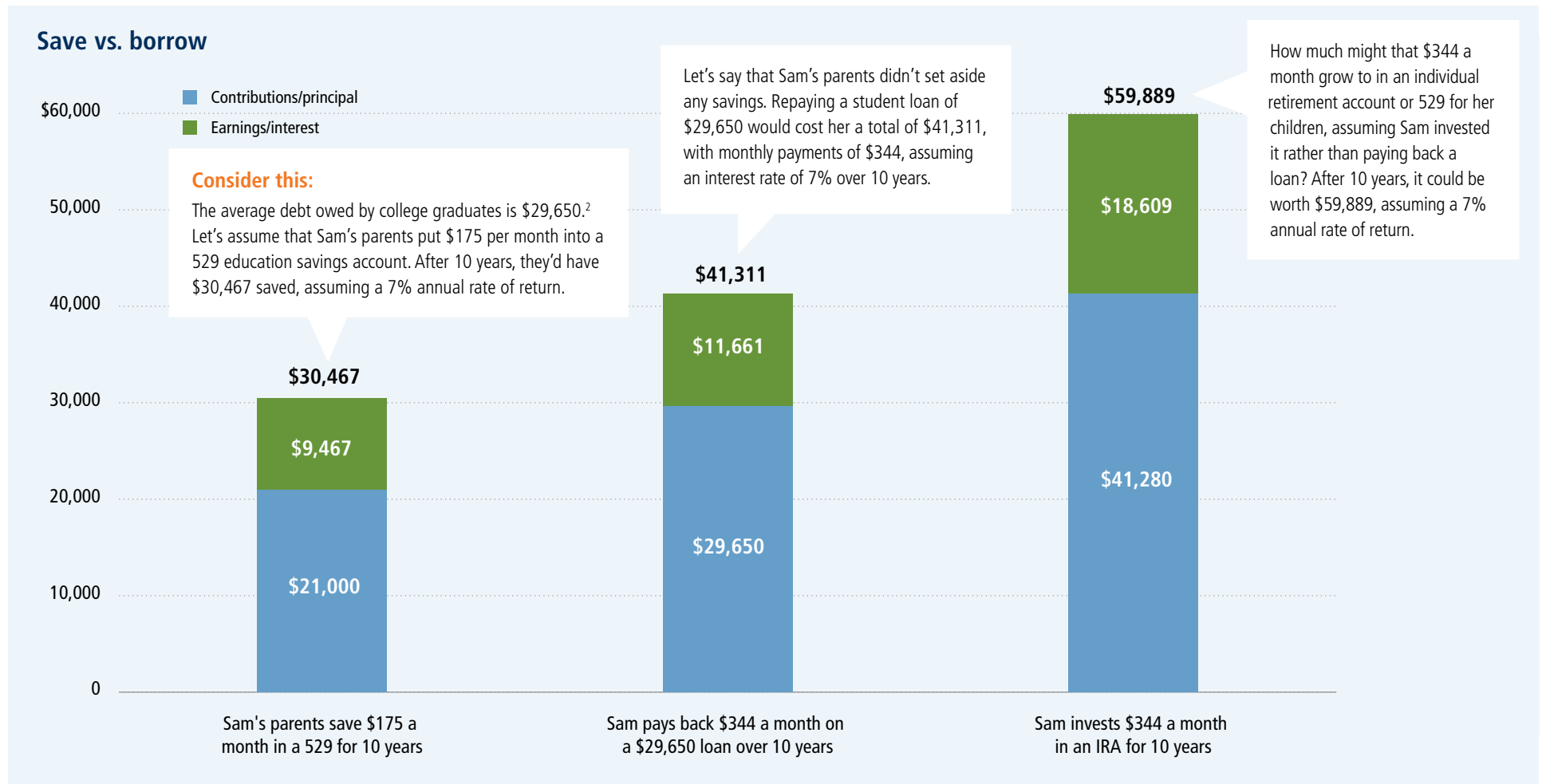


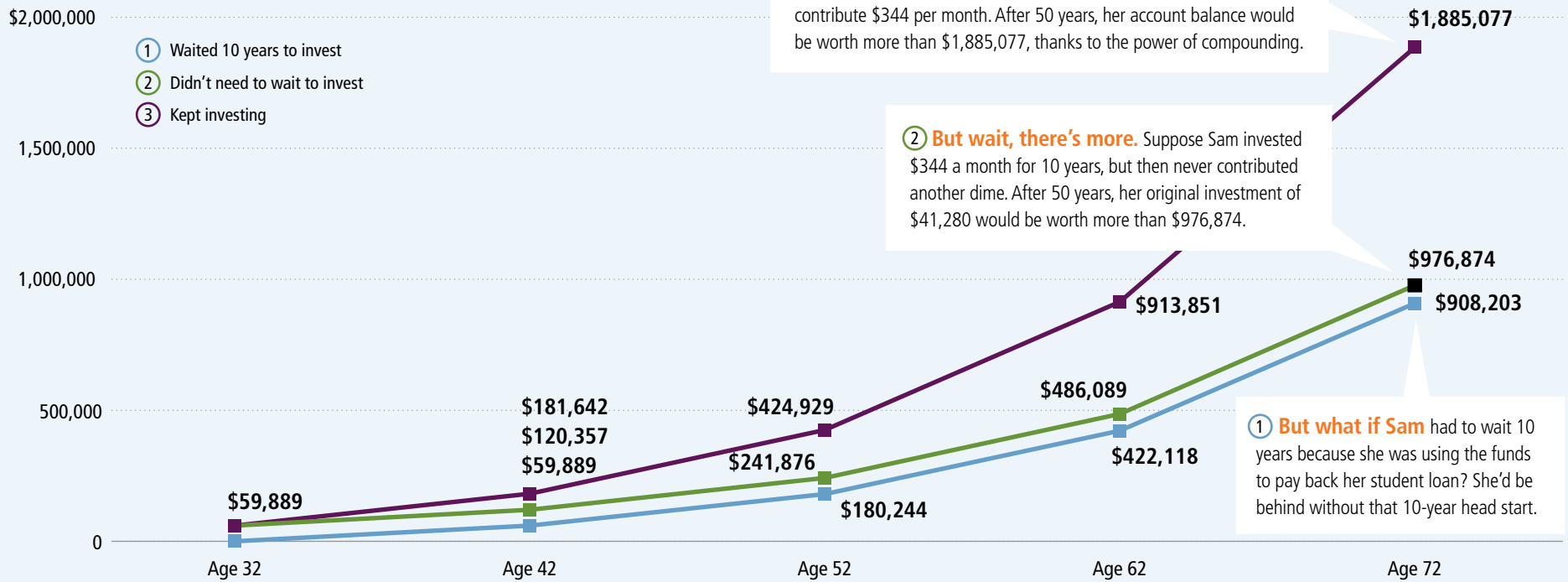
You know it's a good idea to start saving for your child's education. The sooner you start, the less money you—or your child—will likely have to borrow. With student debt totaling nearly \$1.5 trillion, it's a smart move to plan ahead.¹ Let's look at Sam as an example.



The above hypothetical illustration does not depict an investment in John Hancock Freedom 529 and is for comparison purposes only. Savings calculations were made using the savings calculator at <https://www.savingscalculator.org/> with an assumed growth rate of 7% compounded monthly. Loan repayment calculations were made using the loan repayment calculator at <https://edfinancial.com/TOOLS/Loan-Repayment-Calculator>. Both calculators were accessed on 11/6/2019.

¹ "Quarterly Report on Household Debt and Credit, Q2 2019," Federal Reserve Bank of New York, August 2019. ² "Student Debt and the Class of 2017," The Institute for College Access & Success, October 2018.

Growth of \$344



Source: John Hancock Investment Management, 2020. 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 illustration assumes: (1) no initial lump sum, \$344 invested monthly for 40 years; (2) an initial lump sum of \$59,889 invested for 40 years; (3) an initial lump sum of \$59,889 with \$344 invested monthly for 40 years. All hypothetical assumptions include a compound annual growth rate of 7%, accrued monthly.

Ask your advisor

Talk to your financial advisor today about the benefits of saving for education with the John Hancock Freedom 529 plan.

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