

529 Multimanager Lifestyle Portfolio Investor fact sheet

# Multimanager Lifestyle Balanced 529 Portfolio

A: JLBEX / 280911801 C2: JLBIX / 280911876 F: JHMOX / 280911595

## Summary

### Objective

A balance between a high level of current income and growth of capital

### Use for

Broadly diversified, risk-targeted portfolio for 529 education savings

### Morningstar category

Static Moderate Allocation

## Strategy

### Multimanager approach

Tapping a broad range of industry talent in and outside of John Hancock for each asset class and investment style

### Diversification potential

Investing beyond traditional asset classes and investment styles, including exposure to nontraditional and alternative strategies

### Actively managed

Employing a dynamic process that offers the potential to benefit from global investment opportunities as they arise

## Managed by



Long-tenured manager offering expertise across asset classes and a risk-aware style of investing built on fundamental, in-house research on a global scale

On the fund since 2006.  
Investing since 2001

## Average annual total returns<sup>1,2</sup>

							%	
	Qtd	1 yr	3 yr	5 yr	10 yr	Life of fund	Life of fund date	
Class A without sales charge	-1.91	9.16	1.12	5.65	5.72	5.55	6/30/06	
Class A with sales charge (Maximum initial sales charge 4.00%)	-5.84	4.79	-0.25	4.79	5.18	5.25	6/30/06	

## EXPENSE RATIOS

	TOTAL
Class A	1.46%

The performance data shown represents past performance and does not guarantee future results. Returns for periods shorter than one year are cumulative, and results for other share classes will vary. Investment returns in John Hancock Freedom 529's portfolios and the value of an investor's units will fluctuate and may be worth more or less than the original cost when redeemed. Current performance may be lower or higher than the performance cited. Performance current to the most recent month end is available at [jhinvestments.com/529](http://jhinvestments.com/529). Diversification cannot assure a profit or protect against loss in a declining market.

Note: performance for periods prior to 11/14/2019 reflects the prior maximum sales charge and expenses of the portfolios. Please see the Plan Disclosure Document for more details.

## Growth of a hypothetical \$10,000 investment<sup>3</sup>

Class A without sales charge – 7/1/06 – 12/31/24

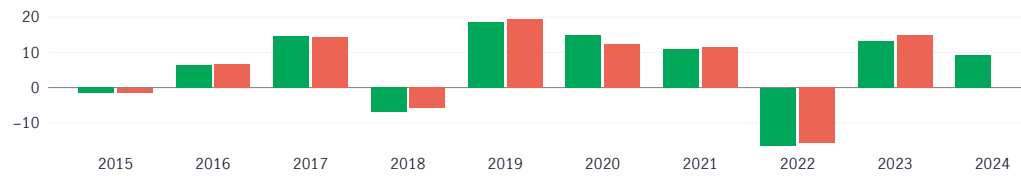


**1** Year-to-date returns are cumulative. All other performance is an average annual total return except for portfolios that are less than one year old, in which case the inception-to-date returns are cumulative **2** Class A units of each portfolio will also be charged an annual program management fee of 0.25%, an annual trust fee of 0.04%, and an annual distribution and service fee. In addition, each portfolio bears its pro rata share of the investment management fees and other expenses of the underlying mutual funds in which the portfolio invests. Please see the Plan Disclosure Document for more details. Performance does not reflect the annual Account maintenance fee of \$15; if reflected, performance would be lower. **3** Performance data shown excludes fees and expenses. The performance data would be lower if such fees and expenses were included. Past performance does not guarantee future results.

**Calendar year returns<sup>3</sup>**

%

Class A without sales charge



	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
■ Multimanager Lifestyle Balanced 529 Portfolio	-1.60	6.52	14.69	-6.99	18.47	14.77	10.93	-16.43	13.34	9.16
■ Static moderate allocation category	-1.36	6.66	14.47	-5.84	19.56	12.41	11.60	-15.72	14.95	0.00

**Key facts**

<b>Total net assets</b>	\$144.57 m
<b>Number of underlying funds</b>	47
<b>Portfolio composition<sup>4</sup> (%)</b>	
Equity	55.66
Fixed income	38.47
Alternative and specialty	5.87

**What you should know before investing**

Investing involves risks, including the potential loss of principal. There is no guarantee that a portfolio's investment strategy will be successful or that education expenses will be met. Even if you contribute the maximum amount, there is no assurance that the money in your account will be sufficient to cover all the education expenses your beneficiary may incur or that the rate of return on your investment will match or exceed the rate at which education expenses may rise. The impact of inflation on education expenses is uncertain and could exceed the return on investments in your account. Please see the [Plan Disclosure Document](#) for additional risks.

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**3** Performance data shown excludes fees and expenses. The performance data would be lower if such fees and expenses were included. Past performance does not guarantee future results. **4** Holdings, sector weightings, market capitalization and portfolio characteristics are subject to change at any time. There is no guarantee the fund will maintain the portfolio characteristics, or the future profitability of the securities identified and set forth herein.

John Hancock Freedom 529  
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