

# John Hancock Freedom 529 privacy policy

The Alaska College Savings Act requires that the name, address, and other information identifying a person as an Account Holder or Beneficiary in the Education Trust of Alaska ("Trust") be confidential. The University of Alaska ("University") serves as Trustee of the Trust. The Trust selected T. Rowe Price Associates, Inc. and its affiliates ("T. Rowe Price") as Program Manager to provide investment, recordkeeping, and other administrative services for the Plan.\* T. Rowe Price has engaged John Hancock Distributors LLC and its affiliates ("John Hancock") to market and distribute John Hancock Freedom 529, a national plan offered by the Trust through third party financial advisors.\*\* In this privacy policy, the Trust, the University, T. Rowe Price, and your third party financial advisor are referred to as the "Parties." The Parties and John Hancock recognize their individual and collective obligations to keep this information secure and confidential.

## Collection of information

Through your participation in the Plan, the Parties collect various types of confidential information, such as your name and the name of the Beneficiary, Social Security Numbers and addresses, and other information. The Parties also collect confidential information relating to your Plan transactions, such as Account balances, contributions, distributions, and investments. Information may come from you when communicating or transacting with the Parties. On occasion, information may come from third parties providing services to the Parties.

## Protection of the information

The Parties and John Hancock maintain physical, electronic, contractual and procedural safeguards to protect the information about you. These safeguards include restricting access to those

persons who have a need to know the information, such as those who are servicing your Account or informing you of additional products or services where appropriate.

## Prohibition on use of the information

The Parties and John Hancock will not sell any information collected about any Account Holders or Beneficiaries to any third parties or disclose such information to third parties except: (1) to regulatory agencies and authorized auditors and compliance personnel for regulatory, compliance, or audit purposes; (2) as may be necessary to process transactions or service Accounts; or (3) in accordance with the Account Holder's consent. In addition, the Parties may share information with third parties that perform administrative or marketing services relating to the Trust. In these circumstances, the applicable contracts restrict the third parties' use of your information and prohibit them from sharing or using your information for any purposes other than those for which they were hired.

## Marketing and opt-outs

The Parties may, in the future, use information about you to identify and alert you to other savings or investment programs offered by any of them or in conjunction with a third party, or information about higher education at the University that might interest you. If you do not wish to receive such information, call John Hancock Freedom 529 toll-free at 866-222-7498.

\* This privacy policy applies to the following T. Rowe Price companies directly providing services for the Plan: T. Rowe Price Associates, Inc.; T. Rowe Price Investment Services, Inc.; and T. Rowe Price Services, Inc. \*\* The John Hancock affiliate directly providing services for the Plan is John Hancock Life Insurance Company (U.S.A.).

**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 state benefits it offers, such as financial aid, scholarship funds, and protection from creditors, 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 education savings plan to learn more about their features. **Please contact your financial advisor 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 be considered before investing. Please read the Plan Disclosure Document carefully prior to investing.**

John Hancock Freedom 529 is an education 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 with the Municipal Securities Rulemaking Board (MSRB). © 2018 John Hancock. All rights reserved. Information included in this material is believed to be accurate as of the printing date.

