



**Important information regarding your distributions**

We are providing shareholders of the John Hancock Financial Opportunities Fund with information concerning the portion of the distributions made for December 31, 2018, that was from a source other than net investment company book income. **No action is required on your part.**

The amounts and sources of distributions reported in this notice are estimates, are not being provided for tax reporting purposes and may later be determined to be from taxable net investment income, short-term gains, long-term gains (to the extent permitted by law), and return of capital. The actual amounts and sources for tax reporting purposes will depend upon the Fund’s investment experience during the remainder of the fiscal year and may be subject to changes based on tax regulations. The Fund will send you a Form 1099-DIV for the calendar year that will tell you how to report these distributions for federal income tax purposes.

|                      |                 |   |              |
|----------------------|-----------------|---|--------------|
| <b>Payable Date:</b> | <b>Ticker #</b> | <b>Fund Name</b>                          | <b>CUSIP</b> |
| December 31, 2018    | BTO             | John Hancock Financial Opportunities Fund | 409735206    |

|  | <b>Current Distribution</b> | <b>% of Current Distribution</b> | <b>Cumulative Distributions for the Fiscal Year to Date<sup>(3)</sup></b> | <b>% of the Cumulative Distributions for the Fiscal Year to Date<sup>(3)</sup></b> |
|--|-----------------------------|----------------------------------|---|--|
| Estimated Net Investment Income <sup>(1)</sup>   | \$0.1092                    | 20%                              | \$0.5131  | 31%  |
| Estimated Short-Term Capital Gain <sup>(1)</sup> | \$0.0000                    | 0%                               | \$0.0556  | 3%   |
| Estimated Long-Term Capital Gain <sup>(1)</sup>  | \$0.4066                    | 74%                              | \$1.0914  | 66%  |
| Estimated Return of Capital <sup>(1), (2)</sup>  | \$0.0342                    | 6%                               | \$0.0000  | 0%   |
| Total (per common share)                         | \$0.5500                    | 100%                             | \$1.6601  | 100%   |

<sup>(1)</sup> The amounts and sources of distributions reported above are only estimates on a book basis. These estimates may, and likely will, vary over time based on the investment activities of the Fund and changes in the value of portfolio investments. The sources of distributions may later be determined to be from taxable net investment income, short-term gains, long-term gains (to the extent permitted by law), and return of capital. Investors should understand that a return of capital is not a distribution from income or gains of a Fund.

<sup>(2)</sup> On a tax basis, the estimated components of the current distribution and cumulative distribution would include an estimated return of capital of \$0.0000 (0%) and \$0.0000 (0%), respectively. These amounts are estimates and the actual amounts and sources for tax reporting purposes may change upon final determination of tax characteristics and may be subject to changes based on tax regulations. The Fund will send you a Form 1099-DIV for the calendar year that will tell you how to report these distributions for federal income tax purposes.

<sup>(3)</sup> The Fund’s current fiscal year began on January 1, 2018, and will end on December 31, 2018.

The Fund has declared the December 2018 distribution pursuant to the Fund’s managed distribution plan (the “Plan”). Effective with the December 2018 distribution, the Plan has been revised to increase the Fund’s fixed quarterly distributions to \$0.5500 per share, which will continue to be paid quarterly until further notice. The Board may amend the terms of the Plan or terminate the Plan at any time.

**If you have questions or need additional information, please contact your financial professional or call the John Hancock Investments Closed-End Fund Information Line at 1-800-843-0090, Monday through Friday between 8:00 a.m. and 7:00 p.m., Eastern Time.**