

John Hancock Financial Opportunities Fund

Notification of Sources of Distribution

This notice provides shareholders of the John Hancock Financial Opportunities Fund (NYSE: BTO) with important information concerning the distribution declared on December 2, 2024, and payable on December 31, 2024. No action is required on your part.

Distribution Period: December 2024

Distribution Amount Per Common Share: \$0.6500

The following table sets forth the estimated sources of the current distribution, payable December 31, 2024, and the cumulative distributions paid this fiscal year to date from the following sources: net investment income; net realized short term capital gains; net realized long term capital gains; and return of capital or other capital source. All amounts are expressed on a per common share basis and as a percentage of the distribution amount.

| Source | <u>For the period 10/1/2024-12/31/2024</u> | | <u>For the fiscal year-to-date period 01/1/2024-12/31/2024 ¹</u> | |
|--|--|---|---|--|
| | Current Distribution (\$) | % Breakdown of the Current Distribution | Total Cumulative Distributions (\$) | % Breakdown of the Total Cumulative Distributions |
| Net Investment Income | 0.0948 | 15% | 0.4281 | 16% |
| Net Realized Short- Term Capital Gains | 0.0480 | 7% | 0.2000 | 8% |
| Net Realized Long- Term Capital Gains | 0.5072 | 78% | 1.8742 | 72% |
| Return of Capital or Other Capital Source | 0.0000 | 0% | 0.0942 | 4% |
| Total per common share | 0.6500 | 100% | 2.5965 | 100% |

Average annual total return (in relation to NAV) for the 5 years ended on November 30, 2024 10.19%

Annualized current distribution rate expressed as a percentage of NAV as of November 30, 2024 6.74%

Cumulative total return (in relation to NAV) for the fiscal year through November 30, 2024 34.58%

Cumulative fiscal year-to-date distribution rate expressed as a percentage of NAV as of November 30, 2024 6.73%

You should not draw any conclusions about the Fund's investment performance from the amount of this distribution or from the terms of the Fund's managed distribution plan.

The Fund estimates that it has distributed more than its income and net realized capital gains; therefore, a portion of your distribution may be a return of capital. A return of capital may occur, for example, when some or all of the

¹ The Fund's current fiscal year began on January 1, 2024 and will end on December 31, 2024.

money that you invested in the Fund is paid back to you. A return of capital distribution does not necessarily reflect the Fund's investment performance and should not be confused with "yield" or "income."

The amounts and sources of distributions reported in this Notice are only estimates and are not being provided for tax reporting purposes. The actual amounts and sources of the amounts for tax reporting purposes will depend upon the Fund's investment experience during the remainder of its 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.

The Fund has declared the December 2024 distribution pursuant to the Fund's managed distribution plan (the "Plan"). Under the Plan, the Fund makes fixed quarterly distributions in the amount of \$0.6500 per share.

If you have questions or need additional information, please contact your financial professional or call the John Hancock Investment Management 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.