

Closed-end sector fund Investor fact sheet

John Hancock Financial Opportunities Fund

CE: BTO

Summary

Objective
Capital appreciation and current income

Use for

Financials sector exposure

Morningstar category

Financial

Strategy

Specialized portfolio

Investing at least 80% of assets in equity securities of U.S. and foreign financial services companies

Risk management

Combining broad issuer diversification with a strict sell discipline and credit quality monitoring

Veteran team

With more than 20 years of experience researching and managing portfolios of financial stocks

Managed by

111

Manulife

Investment Management

Established asset manager with global resources and expertise extending across equity, fixed-income, and alternative investments as well as asset allocation strategies



Ryan P. Lentell, CFA On the fund since 2015. Investing since 1999



Susan A. Curry On the fund since 2006. Investing since 1993

Average annual total returns¹



	Qtd	Ytd	1 yr	3 yr	5 yr	10 yr	Since inception	Inception date
Net Asset Value	6.19	0.20	28.26	11.24	18.78	9.62	10.03	8/27/94
Market Price	5.84	3.17	36.55	7.20	17.90	9.94	10.18	8/27/94
Blended Index	5.11	0.64	22.73	5.16	11.92	6.34	_	_
S&P Composite 1500 Banks Index	13.58	11.98	33.37	20.71	19.56	10.48	_	_
Financial category	0.34	-0.33	8.88	11.28	14.54	4.62	_	_
Expense ratios 2			Gross		(what yo	Net ou pay)	(Contractual through
ВТО			3.16%			2.96%		4/30/2025

The performance data shown represents past performance, which does not guarantee future results. Returns for periods shorter than one year are cumulative. Shares will fluctuate in value and, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance cited. Performance figures assume that all distributions are reinvested. For the most recent month-end performance, visit ihinvestments.com.

Growth of a hypothetical \$10,000 investment

9/1/94 - 6/30/25

\$153,725



This chart illustrates the growth of a hypothetical \$10,000 investment based on net asset value beginning on the date noted with all distributions reinvested. 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. Returns for periods shorter than one year are cumulative.

Calendar year returns





The past performance shown here reflects reinvested distributions and does not guarantee future results.

¹ It is not possible to invest in an index. Index definitions can be found within the "What you should know before Investing" section on the last page of this fact sheet. 2 Net expenses ratio reflect any applicable voluntary or contractual fee waivers and/or expense reimbursements/recoupment, which may be discontinued at any time. For more information on fee waivers and/or expense reimbursements, please see the expense table and footnotes in the prospectus.

Largest industries³ Banks 88.43 Capital Markets 6.68 Insurance 1.76 Mortgage Real Estate Investment Trusts 1.14 (REITs) **Financial Services** 1.00 Health Care REITs 0.36 Household Durables 0.35 Diversified REITs 0.19 **Diversified Financial Services** 0.08 10 largest holdings³ % 1. Old National Bancorp/IN 2.26 6. Renasant Corp. 1.67

Cullen/Frost Bankers, Inc.

8. Huntington Bancshares, Inc.

Citizens Financial Group, Inc.

What you should know before investing

Coastal Financial Corp.

3. Synovus Financial Corp.

M&T Bank Corp.

5. Popular, Inc.

As is the case with all exchange-traded closed-end funds, an investment in this fund may trade at a discount or premium to the fund's net asset value (NAV) and is subject to investment and market risks, including the possible loss of principal. Distribution levels are subject to change and may include a substantial return of capital, which is a return of some or all of a shareholder's investment in the fund. Fixed-income investments are subject to interest-rate and credit risk; their value will normally decline as interest rates rise or if a creditor, grantor, or counterparty is unable or unwilling to make principal, interest, or settlement payments. An issuer of securities held by the fund may default, have its credit rating downgraded, or otherwise perform poorly, which may affect fund performance. Investments in higher-yielding, lower-rated securities are subject to a higher risk of default. Liquidity may be impaired by reduced trading volume, heightened volatility, rising interest rates, and other market conditions. The fund's use of leverage may not be successful and creates additional risks, including heightened price and return volatility. Focusing on a particular industry or sector entails unique risks and may increase the fund's volatility. Derivatives transactions, such as hedging and other strategic transactions, may increase a fund's volatility and could produce disproportionate losses, potentially more than the fund's principal investment.

1.75

1.74

1.69

1.68

9.

10. KeyCorp

Prior to March 29, 2024, the fund's benchmark was the S&P Composite 1500 Banks Index. Effective March 29, 2024, the fund's benchmark is a Blended Benchmark comprising of 85% S&P Regional Banks Select Industry and 15% ICE BofA US All Capital Securities Index.

The Blended Benchmark comprises 85% *S&P Regional Banks Select Industry Index* which tracks the regional banking segment of the broad U.S. equity market and 15% Intercontinental Exchange (ICE) Bank of America (BofA) US All Capital Securities Index tracks all fixed- to floating-rate, perpetual callable and capital securities of the ICE BofA US Corporate Index. The S&P Composite 1500 Banks Index tracks the performance of publicly traded large- and mid-cap banking companies in the United States. It is not possible to invest directly in an index.

Please contact your financial professional if you are interested in purchasing shares of a closed-end fund. For current fund information, visit jhinvestments.com or call 800-843-0090. The fund's literature includes investment objectives, risks, fees, expenses, and other information that you should read and consider carefully before investing. For account information, call 800-852-0218.

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Distribution rate 4,5

Fund at NAV	7.68%
Fund at market price	7.34%

Distribution history⁵

PAYMENT DATE DISTRIBUTION PER SHARE

2025-06-30 0.65
2025-03-31 0.65
2024-12-31 0.65
2024-09-30 0.65
2024-06-28 0.65
2024-03-28 0.65

0.65

0.65

0.65

0.65

Distribution details

2023-12-29

2023-09-29

2023-06-30

2023-03-31

1.65

1.64

1.62

1.60

Payment date	06/30/2025
Ordinary income	0.65
Total	0.65

Details regarding the sources of distribution are based on estimates and are subject to change. Shareholders will receive a Form 1099-DIV each calendar year with final details that explain how to report these distributions for tax purposes.

Key facts

NAV ⁶ (\$M)	33.84
Market price (\$)	35.42
Premium/discount 7 (%)	4.67%
Total net assets ⁸	\$669.44 m
Total managed assets (\$M)	\$799.44 m
52-week market price range, high (\$)	\$39.45
52-week market price range, low (\$)	\$27.89
% of total fund assets (leverage)	16.26%
Number of holdings	164

3 Listed holdings reflect the largest portions of the fund's total and may change at any time. They are not recommendations to buy or sell any security. Data is expressed as a percentage of net assets and excludes cash and cash equivalents. 4 The current distribution rate reflects the most recent distribution annualized and divided by the net asset value (NAV) as of the most recent quarter end. 5 The fund's distributions may be from ordinary income, return of capital, or short- or long-term capital gains. 6 Adjusted to reflect a 1-for-4 reverse stock split on 12/29/08. 7 Closed-end fund shares are not redeemable, but instead are traded in the secondary market and frequently trade at a discount to net asset value. Specialized funds may carry additional risks. 8 The difference between total managed assets and total net assets is due primarily to the fund's use of leverage through borrowings; net assets do not include borrowings.



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