

**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


**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


**Susan A. Curry**

 On the fund since 2006.  
Investing since 1993

**Ryan P. Lentell, CFA**

 On the fund since 2015.  
Investing since 1999

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

	Qtd	Ytd	1 yr	3 yr	5 yr	10 yr	Life of fund	Life of fund date
Net Asset Value	7.00	-11.39	-11.39	4.30	4.61	12.20	10.00	8/27/94
Market Price	7.64	-23.11	-23.11	4.91	3.62	13.14	10.05	8/27/94
S&P Composite 1500 Banks Index	10.00	-17.29	-17.29	-0.84	2.37	10.37	—	—
Financial category	11.89	-4.53	-4.53	-6.71	-2.04	5.05	—	—

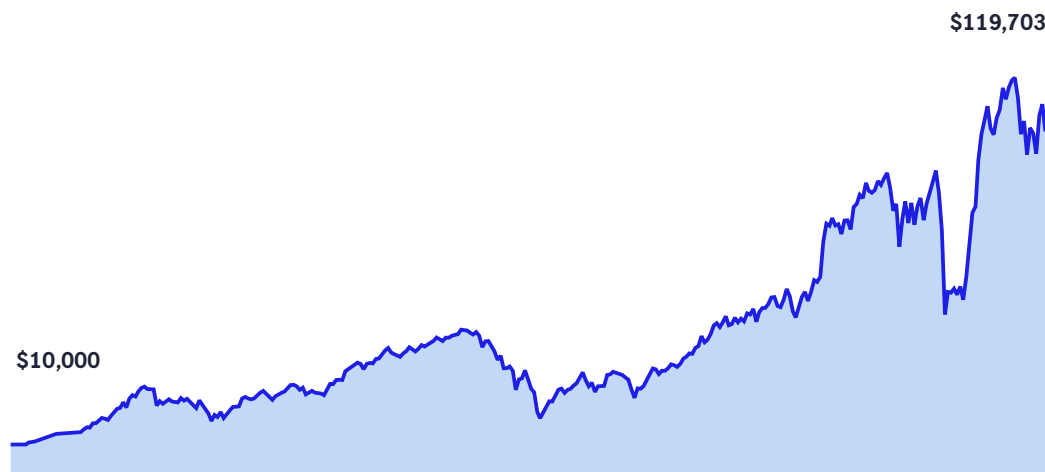
**Expense ratios<sup>2</sup>**

	Gross	Net (what you pay)	Contractual through
BTO	1.78%	1.60%	7/31/2023

The performance data shown represents past performance, which does not guarantee future results. Investment returns and principal value will fluctuate, so that investors' shares, when sold, may be worth more or less than their original cost. See performance data current to the most recent month end, which may be higher or lower than shown. Performance figures assume that all distributions are reinvested.

## Growth of a hypothetical \$10,000 investment

9/1/94 – 12/31/22


**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


**Susan A. Curry**

 On the fund since 2006.  
Investing since 1993

**Ryan P. Lentell, CFA**

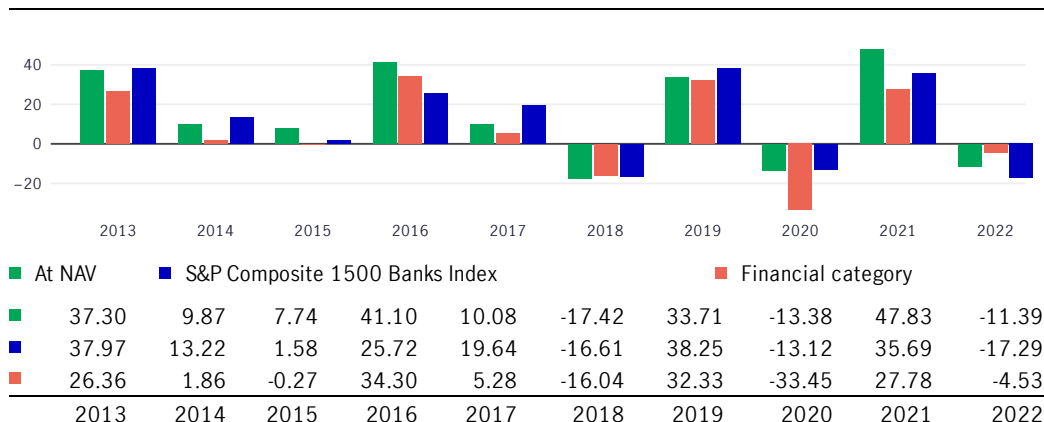
 On the fund since 2015.  
Investing since 1999

## 10 largest holdings<sup>3</sup>

		%
1.	PNC Financial Services Group, Inc.	2.03
2.	Regions Financial Corp.	2.01
3.	Fifth Third Bancorp	2.00
4.	Zions Bancorp NA	1.98
5.	JPMorgan Chase & Company	1.98
6.	Citizens Financial Group, Inc.	1.97
7.	Bank of America Corp.	1.95
8.	Huntington Bancshares, Inc.	1.95
9.	Cullen/Frost Bankers, Inc.	1.87
10.	M&T Bank Corp.	1.86

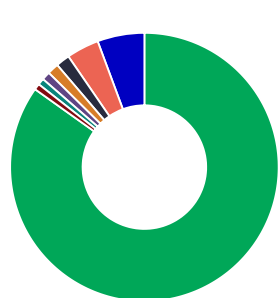
**1** The S&P Composite 1500 Banks Index tracks the performance of publicly traded large- and mid-cap banking companies in the United States. It is not possible to invest directly in an index. **2** Net expenses ratio reflect any applicable voluntary or contractual fee waivers and/or expense reimbursements/recoupment, 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. **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. Fund characteristics will vary over time.

**Calendar year returns** %



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

**Largest industries** %



Banks	84.85
Capital Markets	5.66
Thriffs & Mortgage Finance	3.92
Diversified Financial Services	1.67
Insurance	1.37
Consumer Finance	1.01
Equity Real Estate Investment Trusts (REITs)	0.79
Mortgage Real Estate Investment Trusts (REITs)	0.73

**What you should know before investing**

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.

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

© 2023 Morningstar. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete, or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

**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. Fund characteristics will vary over time. **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.

John Hancock Investment Management LLC, 200 Berkeley Street, Boston, MA 02116, 800-843-0090, [jhinvestments.com](http://jhinvestments.com)  
 Manulife, Manulife Investment Management, Stylized M Design, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.  
 NOT FDIC INSURED. MAY LOSE VALUE. NO BANK GUARANTEE. NOT INSURED BY ANY GOVERNMENT AGENCY.

**Distribution rate** <sup>4,5</sup>

Fund at NAV	7.62%
Fund at market price	7.51%

**Distribution history** <sup>5</sup> \$

PAYMENT DATE	DISTRIBUTION PER SHARE
2022-12-30	0.65
2022-09-30	0.65
2022-06-30	0.65
2022-03-31	0.55
2021-12-31	0.55
2021-09-30	0.55
2021-06-30	0.55
2021-03-31	0.55
2020-12-31	0.55
2020-09-30	0.55

**Distribution details**

Payment date	12/30/2022
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 <sup>6</sup> (\$M)	32.81
Market price (\$)	32.81
Premium/discount <sup>7</sup> (%)	0.00%
Total net assets <sup>8</sup>	\$631.21 m
Total managed assets (\$M)	\$756.21 m
52-week market price range, high (\$)	\$52.03
52-week market price range, low (\$)	\$30.14
% of total fund assets (leverage)	16.53%
Number of holdings	156