



Important information regarding your distributions

We are providing shareholders of the John Hancock Retirement Income 2040 Fund (the “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.

Payable Date:	Ticker #	Fund Name	CUSIP
December 31, 2018	JRIFX	John Hancock Retirement Income 2040 Fund (Class R6)	47805T492

	Current Distribution	% of Current Distribution	Cumulative Distributions for the Fiscal Year to Date⁽³⁾	% of the Cumulative Distributions for the Fiscal Year to Date⁽³⁾
Estimated Net Investment Income ⁽¹⁾	\$0.4941	100%	\$1.4392	80%
Estimated Return of Capital ^{(1), (2)}	\$0.0000	0%	\$0.3699	20%
Total (per common share)	\$0.4941	100%	\$1.8091	100%

⁽¹⁾ 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. A return of capital is the return of all or a portion of a shareholder’s investment in a Fund. Investors should understand that a return of capital is not a distribution from income or gains of the Fund and does not necessarily reflect the Fund’s investment performance. A return of capital distribution should not be confused with “yield.”

⁽²⁾ 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.

⁽³⁾ The Fund’s current fiscal year will end on December 31, 2018.

The Fund utilizes a “spend-down” (self-liquidating) distribution strategy designed to provide shareholders with regular cash distributions through a target date. For more information about the Fund’s investment and distribution policies, see the Fund’s prospectus.

If you have questions or need additional information, please contact your financial professional or a John Hancock Investments Customer Service Representative at 1-800-432-1969, Monday through Thursday between 8:00 a.m. and 7:00 p.m., and on Fridays between 8:00 a.m. and 6:00 p.m., Eastern Time.