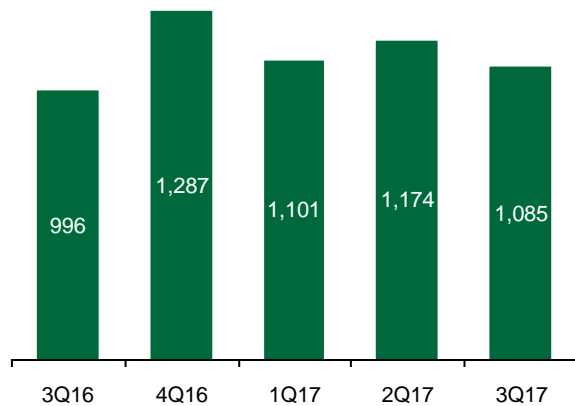


**Manulife reports 3Q17 net income of \$1,105 million, core earnings of \$1,085 million, double-digit sales and new business value growth in Asia and the 31<sup>st</sup> consecutive quarter of positive net flows**

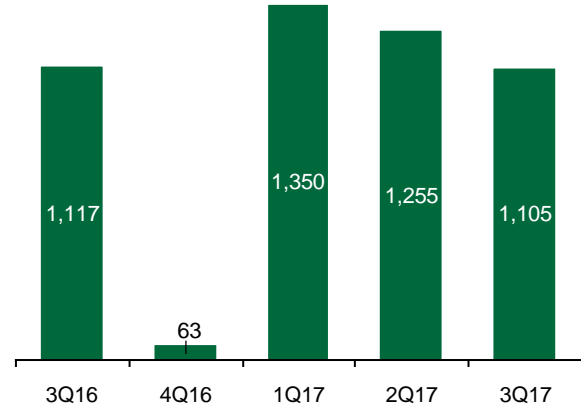
**Core Earnings**

(C\$ millions)



**Net Income Attributed to Shareholders**

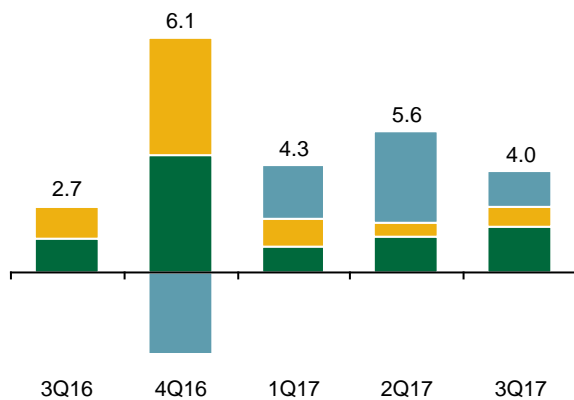
(C\$ millions)



**Wealth & Asset Management Net Flows**

(C\$ billions)

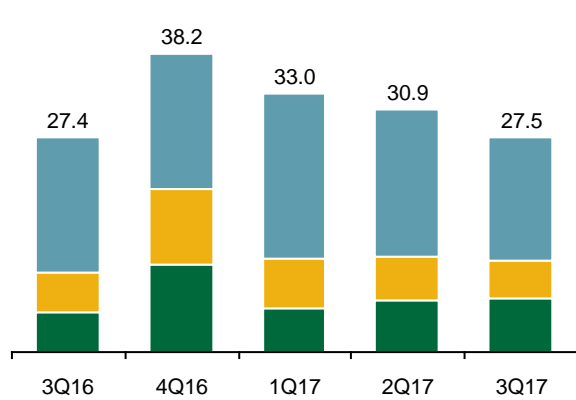
U.S. Canada Asia



**Wealth & Asset Management Gross Flows**

(C\$ billions)

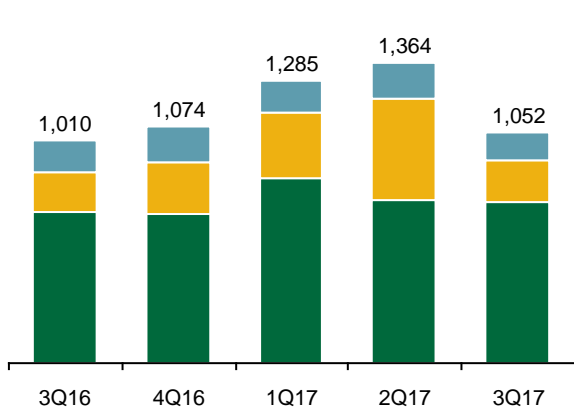
U.S. Canada Asia



**Insurance Sales**

(C\$ millions)

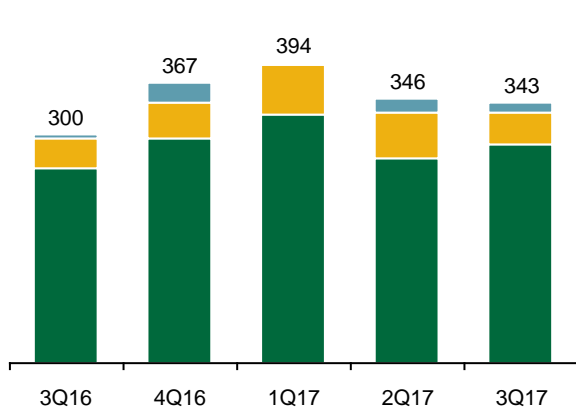
U.S. Canada Asia



**New Business Value**

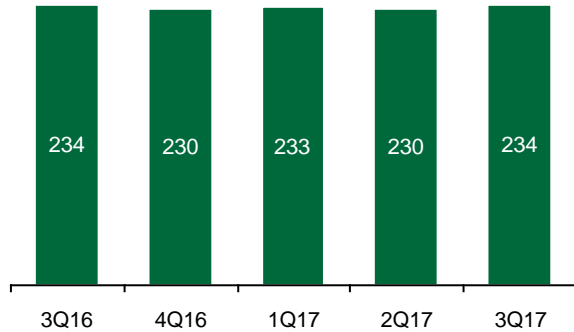
(C\$ millions)

U.S. Canada Asia



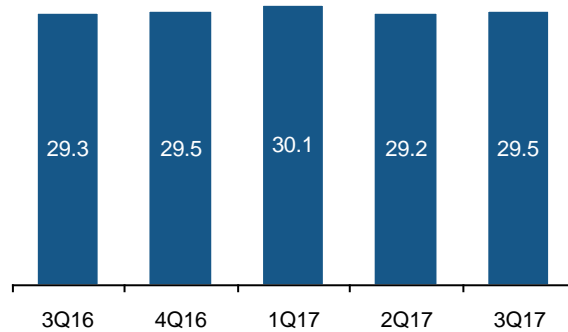
**MLI's<sup>1</sup> MCCR Ratio**

Minimum Continuing Capital and Surplus Requirements Ratio (MCCR) (%)



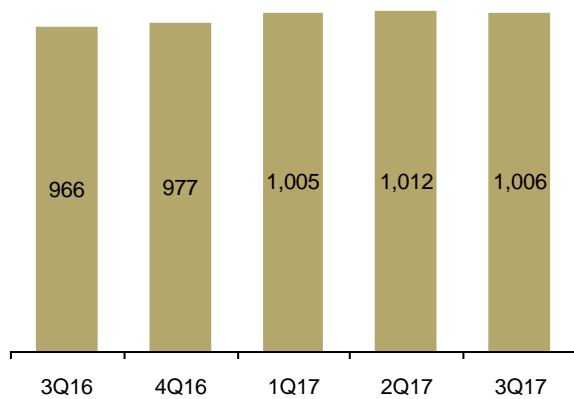
**Financial Leverage Ratio**

(%)



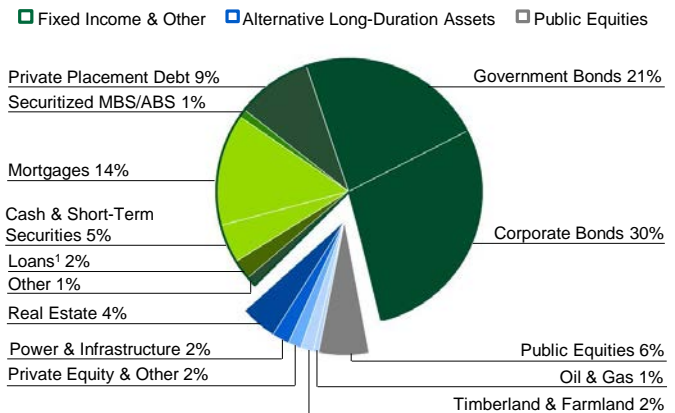
**Assets Under Management and Administration**

(C\$ billions)



**Total Invested Assets**

(C\$325 billion, Carrying values as of September 30, 2017)



<sup>1</sup> Includes Policy Loans and Loans to Bank Clients

**Financial Strength Ratings<sup>2</sup>**

Rating Agency	Rating		Outlook
A.M. Best Company	A+ (Superior)	(Superior – 2 <sup>nd</sup> of 13 ratings)	Stable
DBRS Limited	AA (low)	(Excellent – 4 <sup>th</sup> of 22 ratings)	Stable
Fitch Ratings Inc.	AA-	(Very Strong – 4 <sup>th</sup> of 19 ratings)	Stable
Moody's Investors Service Inc.	A1	(Low Credit Risk – 5 <sup>th</sup> of 21 ratings)	Stable
S&P Global Ratings	AA-	(Very Strong – 4 <sup>th</sup> of 21 Ratings)	Stable

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<sup>1</sup> MLI refers to The Manufacturers Life Insurance Company. <sup>2</sup> Financial Strength Ratings apply to the main life operating companies of Manulife Financial Corporation including The Manufacturers Life Insurance Company, John Hancock Life Insurance Co. (U.S.A.), John Hancock Life & Health Insurance Co. and John Hancock Life Insurance Co. of New York. DBRS does not rate the U.S. insurance subsidiaries separately. All ratings current as of September 30, 2017.