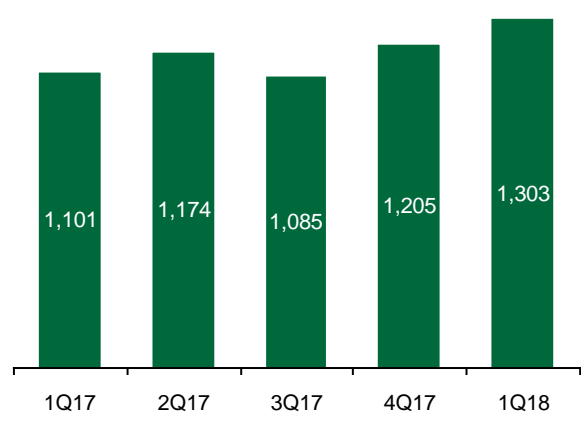
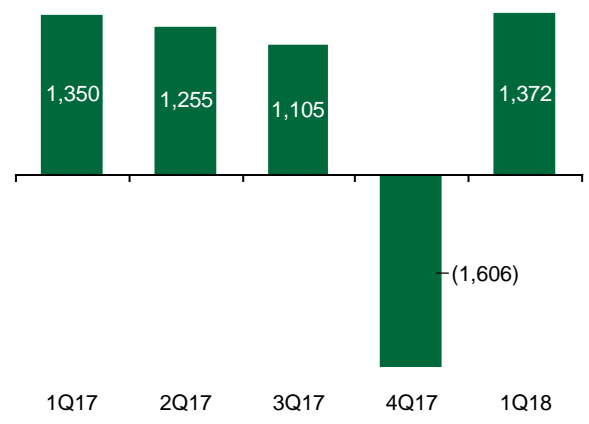


**Manulife reports 1Q18 net income of \$1.4 billion, core earnings of \$1.3 billion and a LICAT capital ratio of 129%**

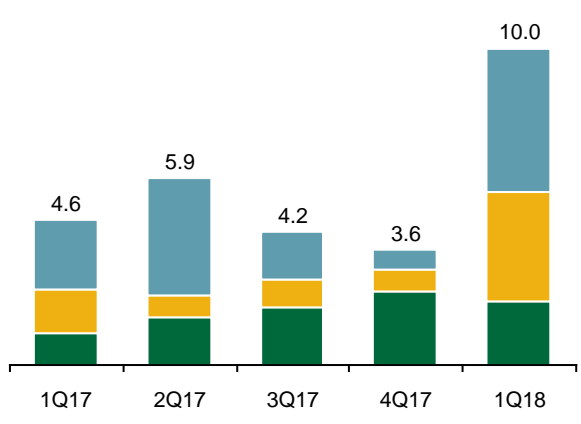
**Core Earnings**  
(C\$ millions)



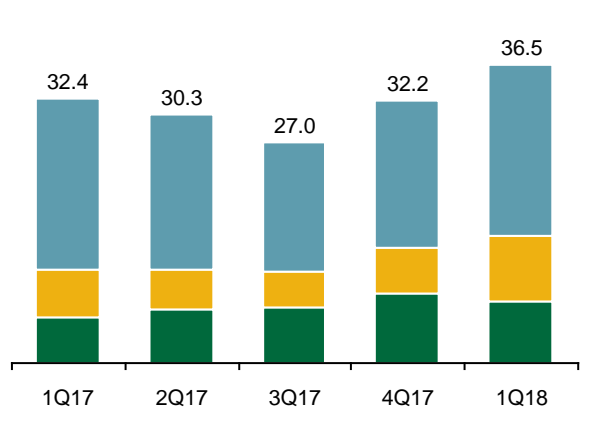
**Net Income Attributed to Shareholders**  
(C\$ millions)



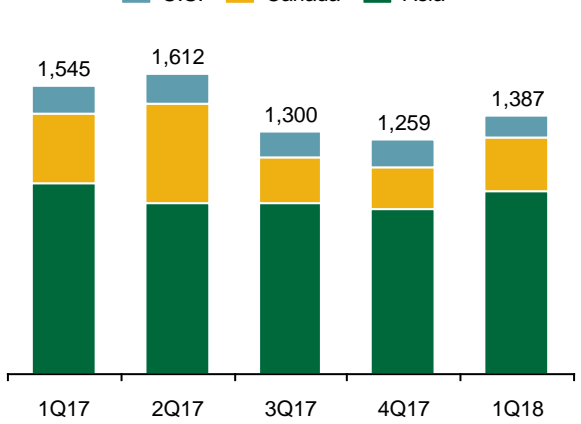
**Wealth & Asset Management Net Flows**  
(C\$ billions)



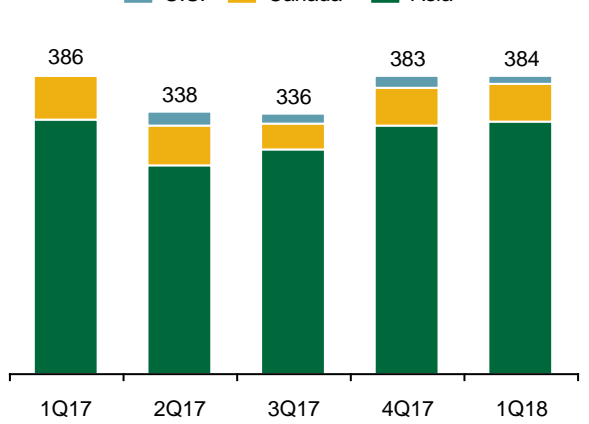
**Wealth & Asset Management Gross Flows**  
(C\$ billions)



**APE Sales**  
(C\$ millions)

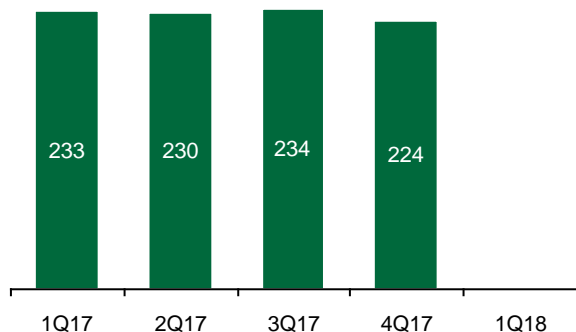


**New Business Value**  
(C\$ millions)



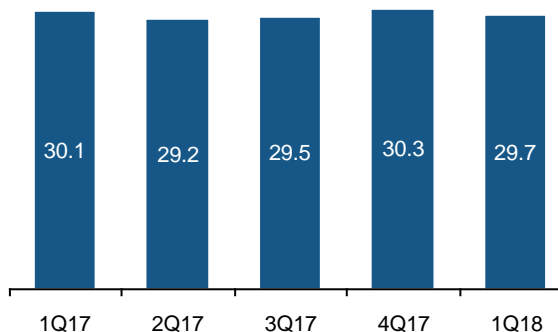
### MLI's<sup>1</sup> MCCR Ratio

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



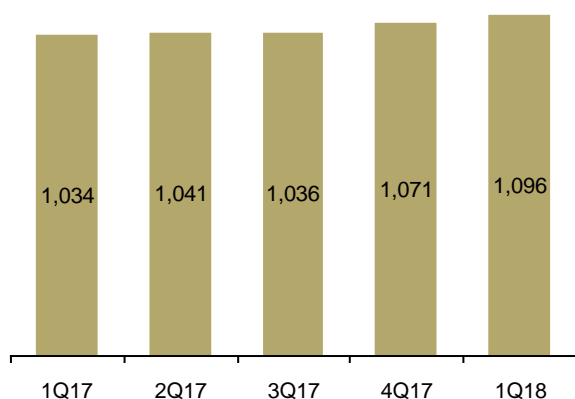
### Financial Leverage Ratio

(%)



### Assets Under Management and Administration

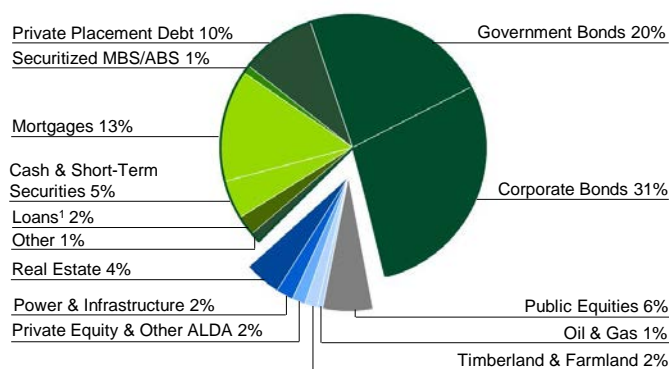
(C\$ billions)



### Total Invested Assets

(C\$342 billion, Carrying values as of March 31, 2018)

Fixed Income & Other Alternative Long-Duration Assets Public Equities



<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

#### Investor Relations Contact:

Robert Veloso  
 Vice President, Investor Relations  
 200 Bloor Street East, Toronto ON, Canada M4W 1E5  
 Tel: (416) 852-8982

#### Media Relations Contact:

Sean B. Pasternak  
 Director, Media Relations  
 200 Bloor Street East, Toronto ON, Canada M4W 1E5  
 Tel: (416) 852-2745

<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 March 31, 2018.