Fourth Quarter and Full Year 2018

Financial & Operating Results

February 14, 2019

Caution regarding forward-looking statements

From time to time, Manulife makes written and/or oral forward-looking statements, including in this presentation. In addition, our representatives may make forward-looking statements orally to analysts, investors, the media and others. All such statements are made pursuant to the "safe harbour" provisions of Canadian provincial securities laws and the U.S. Private Securities Litigation Reform Act of 1995.

The forward-looking statements in this presentation include, but are not limited to, statements with respect to the Company's strategic priorities and 2022 targets for net promoter score, employee engagement, its high potential businesses, expense efficiency and portfolio optimization; its medium-term targets for core EPS growth, core ROE, leverage ratio and common share dividend payout ratio; the expected annual run-rate savings in 2019 and 2020 and resulting from Manulife's announced expense initiatives at Investor Day; the expected impact of reinsurance transactions on its legacy businesses, including the expected releases of capital; possible future repurchases by Manulife of its common shares, and expected remittances as a percentage of core earnings, and also relate to, among other things, our objectives, goals, strategies, intentions, plans, beliefs, expectations and estimates, and can generally be identified by the use of words such as "will", "expect", "estimate", "believe", "plan", "objective", "continue", and "goal", (or the negative thereof) and words and expressions of similar import, and include statements concerning possible or assumed future results. Although we believe that the expectations reflected in such forward-looking statements are reasonable, such statements involve risks and uncertainties, and undue reliance should not be placed on such statements and they should not be interpreted as confirming market or analysts' expectations in any way.

Certain material factors or assumptions are applied in making forward-looking statements and actual results may differ materially from those expressed or implied in such statements. Important factors that could cause actual results to differ materially from expectations include but are not limited to: the amount of time required to reduce the allocation to ALDA in our asset mix supporting our legacy business and redeploy capital towards higher-return businesses, the specific type of ALDA we dispose of and the value realized from such dispositions; the amount and timing of strategic investment in our business; the general business and economic conditions (including but not limited to the performance, volatility and correlation of equity markets, interest rates, credit and swap spreads, currency rates, investment losses and defaults, market liquidity and creditworthiness of guarantors, reinsurers and counterparties); changes in laws and regulations; changes in accounting standards applicable in any of the territories in which we operate; changes in regulatory capital requirements applicable in any of the territories in which we operate; our ability to execute strategic plans and changes to strategic plans; downgrades in our financial strength or credit ratings; our ability to maintain our reputation; impairments of goodwill or intangible assets or the establishment of provisions against future tax assets; the accuracy of estimates relating to morbidity, mortality and policyholder behaviour; the accuracy of other estimates used in applying accounting policies, actuarial methods and embedded value methods; our ability to implement effective hedging strategies and unforeseen consequences arising from such strategies; our ability to source appropriate assets to back our long-dated liabilities; level of competition and consolidation; our ability to market and distribute products through current and future distribution channels; unforeseen liabilities or asset impairments arising from acquisitions and dispositions of businesses; the realization of losses arising from the sale of investments classified as available-for-sale; our liquidity, including the availability of financing to satisfy existing financial liabilities on expected maturity dates when required; obligations to pledge additional collateral; the availability of letters of credit to provide capital management flexibility; accuracy of information received from counterparties and the ability of counterparties to meet their obligations; the availability, affordability and adequacy of reinsurance; legal and regulatory proceedings, including tax audits, tax litigation or similar proceedings; our ability to adapt products and services to the changing market; our ability to attract and retain key executives, employees and agents; the appropriate use and interpretation of complex models or deficiencies in models used; political, legal, operational and other risks associated with our non-North American operations; acquisitions or divestitures, and our ability to complete transactions; environmental concerns; our ability to protect our intellectual property and exposure to claims of infringement; and our inability to withdraw cash from subsidiaries.

Additional information about material risk factors that could cause actual results to differ materially from expectations and about material factors or assumptions applied in making forward-looking statements may be found under "Risk Management", "Risk Factors" and "Critical Accounting and Actuarial Policies" in our 2018 Management's Discussion and Analysis and the "Risk Management" note to consolidated financial statements for the year ended December 31, 2018 and elsewhere in our filings with Canadian and U.S. securities regulators. The forward-looking statements in this presentation are, unless otherwise indicated, stated as of the date hereof and are presented for the purpose of assisting investors and others in understanding our financial position and results of operations, our future operations, as well as our objectives and strategic priorities, and may not be appropriate for other purposes. We do not undertake to update any forward-looking statements, except as required by law.

Conference Call Participants

Roy Gori
President & Chief Executive Officer

Mike Doughty
General Manager, Canada

Steve Finch
Chief Actuary

Marianne Harrison
General Manager, U.S.

Scott Hartz
Head of General Account Investments

Rahim Hirji
Chief Risk Officer

Naveed Irshad
Head of North American Legacy Business

Paul Lorentz
Global Head of Wealth and Asset Management

Linda Mantia
Chief Operating Officer

Warren Thomson
Chief Investment Officer

Anil Wadhwani
General Manager, Asia

Phil Witherington
Chief Financial Officer

CEO's remarks

Roy Gori
President & Chief Executive Officer

4Q18 highlights

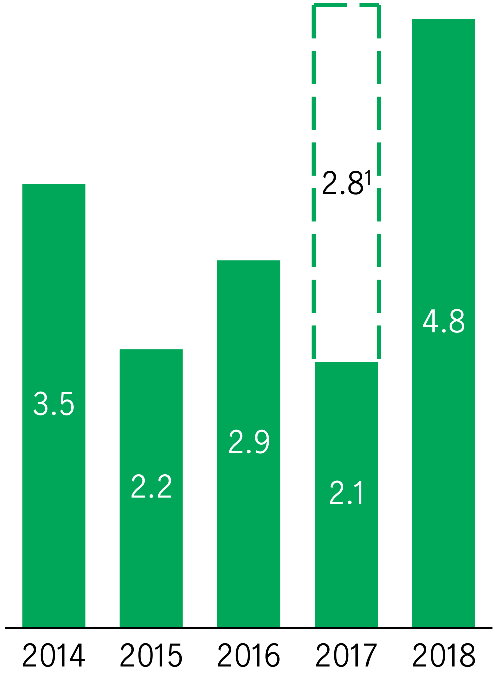
Net Income	Core Earnings	Core ROE
$0.6bn	$1.3bn	12.5%
n/a	+8%	+0.4 pps

New Business Value	MLI's LICAT Ratio[1]	Financial Leverage
$501mm	143%	28.6%
+27%		-1.7 pps

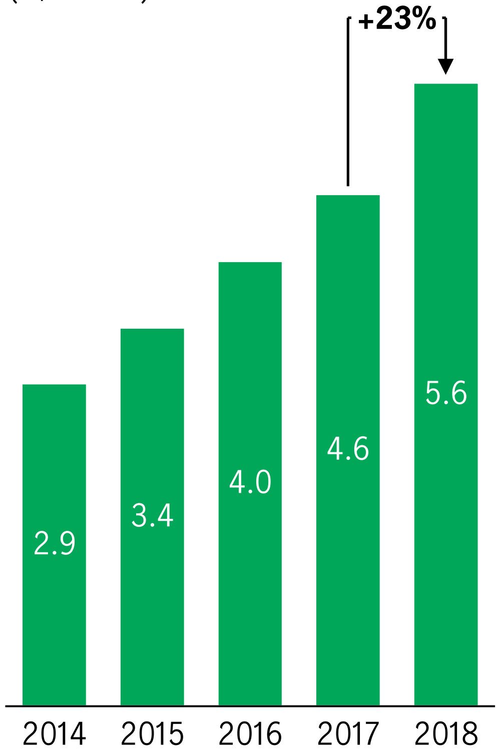
Note: Comparison to 4Q17. See "Performance and Non-GAAP Measures" below.
[1] Life Insurance Capital Adequacy Test (LICAT) ratio of The Manufacturers Life Insurance Company (MLI).

Delivered the highest net income and core earnings in the Company's history in 2018

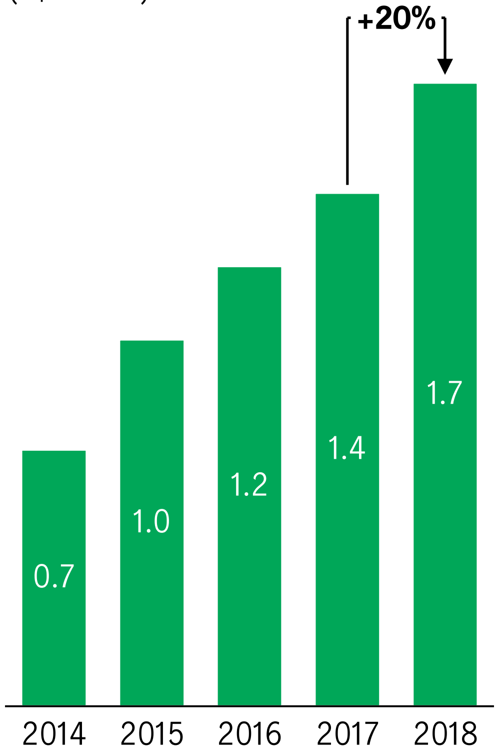
Net income attributed to shareholders
(C$ billions)



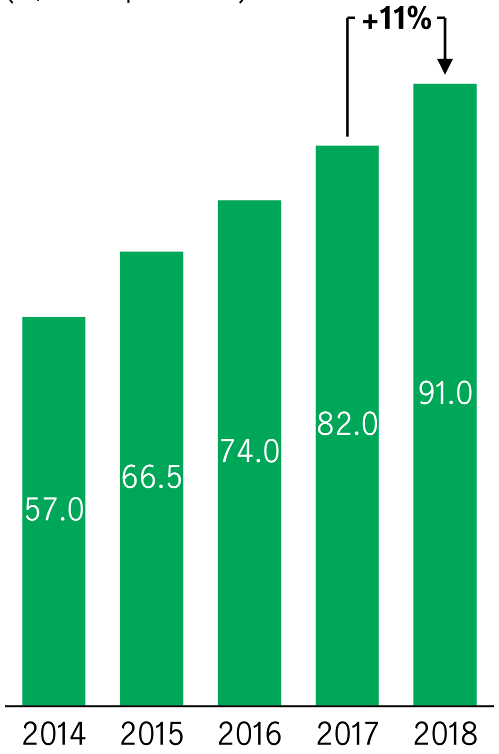
Core earnings
(C$ billions)



New business value
(C$ billions)



Annual dividend
(C$ cents per Share)



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Note: See "Performance and Non-GAAP Measures" below.
[1] Reflects the charge in 2017 related to the impact of U.S. Tax Reform, and changes to the portfolio asset mix backing certain legacy businesses.

Executing on our five priorities in 2018

Portfolio Optimization

Expense Efficiency

Accelerate Growth

Digital, Customer Leader

High Performing Team

Target to release $5 billion in capital from legacy businesses by 2022

- ALDA sales released $1.9 billion of capital
- Announced reinsurance transactions on legacy businesses
- Initiatives announced expected to release $3.7 billion of capital, once fully executed

Note: See "Caution regarding forward-looking statements" above.

Executing on our five priorities in 2018

Portfolio Optimization	Expense Efficiency	Accelerate Growth	Digital, Customer Leader	High Performing Team

Target to achieve a 50% expense efficiency ratio & $1 billion in cost savings and avoidance by 2022

- Expense efficiency ratio improved 3.4 pps to 52.0%
- Limited core expense[1] growth to 3%
- Delivered $300 million of expense saves

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Note: See "Caution regarding forward-looking statements" above.

[1] Core expenses are general expenses included in core earnings.

Executing on our five priorities in 2018

Portfolio Optimization

Expense Efficiency

Accelerate Growth

Digital, Customer Leader

High Performing Team

Target to generate two-thirds of core earnings from highest potential businesses by 2022

- High potential businesses accounted for over 55% of total company core earnings
- Asia core earnings up 20% and NBV up 19%
- WAM core earnings up 21%

Note: See “Caution regarding forward-looking statements” above.

Executing on our five priorities in 2018

Portfolio Optimization	Expense Efficiency	Accelerate Growth	Digital, Customer Leader	High Performing Team

Target to improve Net Promoter Score by 30 points by 2022

- First life insurer in Canada to underwrite using artificial intelligence
- Asia NPS improved 7 points
- John Hancock Vitality sales increased over 50%

Note: See “Caution regarding forward-looking statements” above.

Executing on our five priorities in 2018

Portfolio Optimization

Expense Efficiency

Accelerate Growth

Digital, Customer Leader

High Performing Team

Target to achieve top quartile employee engagement by 2022

New mission statement and refreshed values

Investing in our people

Recognized in Bloomberg's Gender-Equality Index

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Note: See "Caution regarding forward-looking statements" above.

Summary

- Incredible franchise
- Delivered strong results in 2018
- Achieved meaningful progress on our clear priorities
- Focused on execution

CFO's remarks

Phil Witherington
Chief Financial Officer

4Q18 and full year 2018 financial summary

	(C$ millions, unless noted)	Fourth Quarter			Full Year		
		4Q17	4Q18	Change[2]	2017	2018	Change[2]
Profitability	Net income attributed to shareholders	$(1,606)	$593	n/a	$2,104	$4,800	▲ 139%
	Core earnings	$1,205	$1,337	▲ 8%	$4,565	$5,610	▲ 23%
	Core return on equity (annualized)	12.1%	12.5%	▲ 0.4 pps	11.3%	13.7%	▲ 2.4 pps
	Expense efficiency ratio	55.7%	55.2%	▼ 0.5 pps	55.4%	52.0%	▼ 3.4 pps
Growth	APE sales (C$ billions)	$1.3	$1.5	▲ 14%	$5.7	$5.5	▼ 3%
	New business value	$383	$501	▲ 27%	$1,443	$1,748	▲ 20%
	WAM net flows (C$ billions)	$3.6	$(9.0)	▼ $12.6	$18.3	$1.6	▼ $16.7
	Wealth and asset management AUMA (C$ billions)				$609	$609	▼ 6%
Financial Strength	MLI's Total LICAT Ratio[1]				n/a	143%	n/a
	Financial leverage ratio				30.3%	28.6%	▼ 1.7 pps
	Remittances (C$ billions)				$2.1	$4.0	▲ 90%
	Dividend per common share	20.5¢	25.0¢	▲ 22%	82.0¢	91.0¢	▲ 11%

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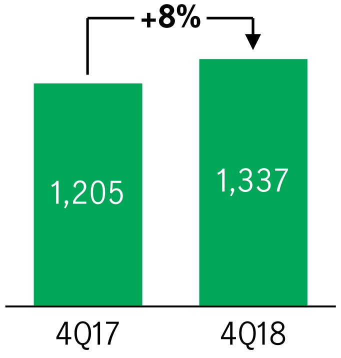
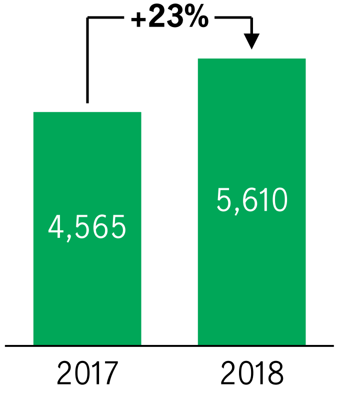
[1] Life Insurance Capital Adequacy Test Ratio of The Manufacturers Life Insurance Company (MLI). [2] Percentage changes in net income, core earnings, APE sales, new business value, and AUMA, are stated on a constant exchange rate basis, a Non-GAAP measure. See "Performance and Non-GAAP Measures" below.

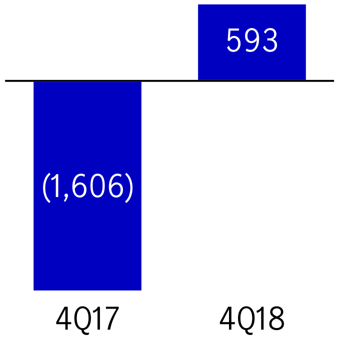
Achieved $1.3 billion of core earnings in 4Q18, up 8% from 4Q17

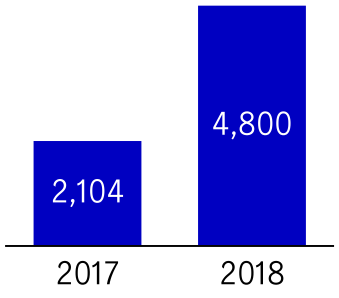
Core earnings
(C$ millions)





Net income attributed to shareholders
(C$ millions)





Earnings reconciliation for the fourth quarter of 2018
(C$ millions, except per share amounts)

	Post-Tax	Per Share
Core earnings before core investment gains	$1,237	$0.60
Core investment gains	100	0.05
Core earnings	**$1,337**	**$0.65**
Investment-related experience	(130)	(0.07)
Direct impact of interest rates	48	0.02
Direct impact of equity markets	(723)	(0.36)
Restructuring charges	(63)	(0.03)
Reinsurance	163	0.09
Other items	(39)	(0.02)
Net income attributed to shareholders	**$593**	**$0.28**

~$(150) million impact of equity markets, in-line with sensitivities

$(30) million investment-related experience

Continued strong impact of new business and improved policyholder experience

Source of earnings[1]

(C$ millions)

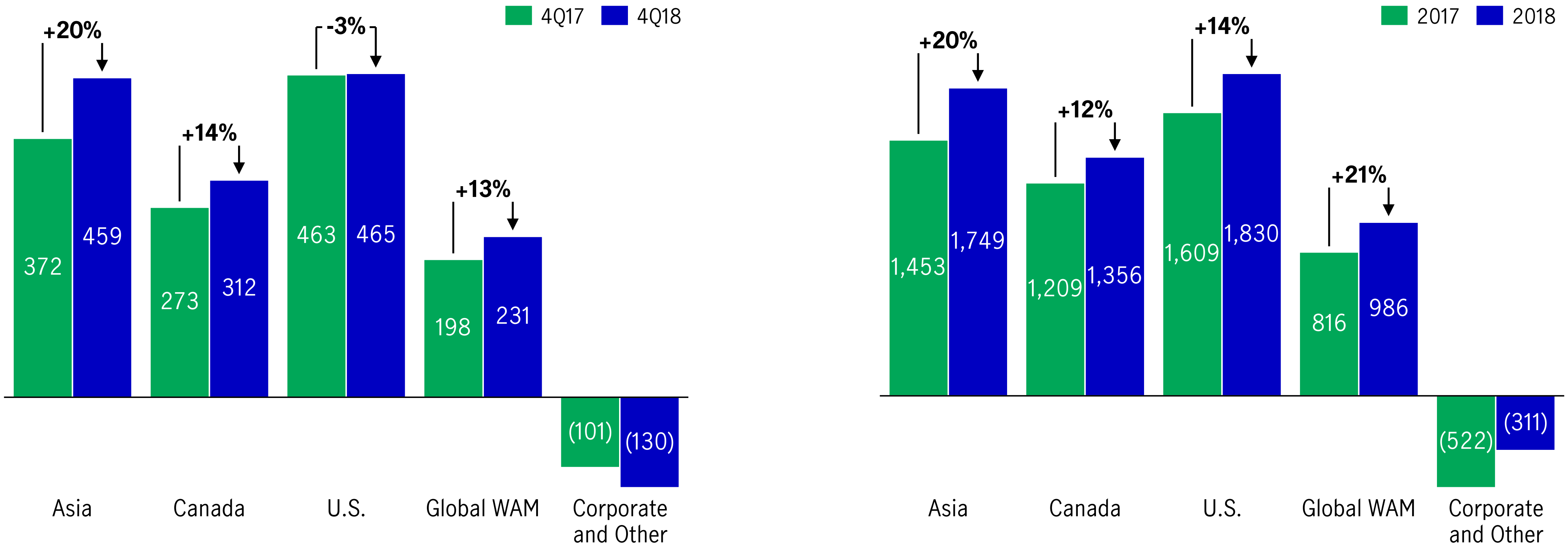
	Core Earnings		Net Income	
	4Q17	4Q18	4Q17	4Q18
Expected profit on in-force	932	939	932	939
Impact of new business	204	276	204	276
Core investment gains	96	174	96	174
Experience gains/(losses) (excluding core investment gains)	(69)	10	(175)	(832)
Management actions & changes in assumptions	(2)	(4)	(3,388)	(10)
Earnings on surplus funds	169	5	160	(39)
Other	87	4	53	9
Subtotal	1,417	1,404	(2,118)	517
Global Wealth and Asset Management	243	263	232	247
Manulife Bank	47	41	47	41
Unallocated overhead	(186)	(131)	(186)	(129)
Income before taxes	1,521	1,577	(2,025)	676
Income taxes	(316)	(240)	419	(83)
Earnings available to shareholders	**1,205**	**1,337**	**(1,606)**	**593**

- Expected profit on in force reflects impacts of initiatives on our legacy business, downturn in equity markets and additional VA hedging
- Strong new business gains
- Improved policyholder experience; LTC neutral
- Mark-to-market losses on seed fund investments

[1] The Source of Earnings (SOE) analysis is prepared following OSFI regulatory guidelines and draft guidelines of the Canadian Institute of Actuaries. The SOE is used to identify the primary sources of gains or losses in each reporting period. Per OSFI instructions, Expected Profit on In-Force denominated in foreign currencies is translated at the prior quarter's balance sheet exchange rates, with the difference between those rates and the average rates used in the Statement of Income being included in Experience gains (losses).

Asia, Global WAM & Canada delivered double digit core earnings growth in 4Q18

Core earnings
(C$ millions)



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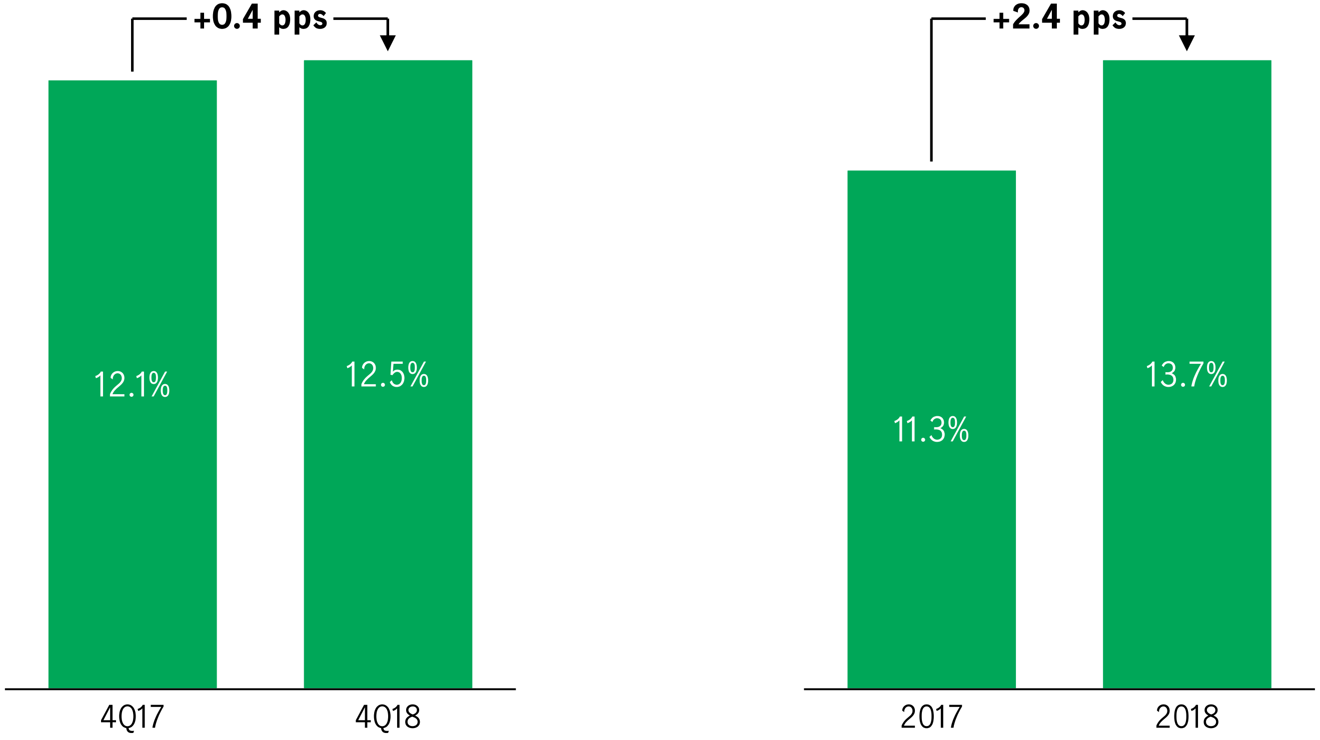
Generated strong Core ROE in 2018

Core ROE
(%)

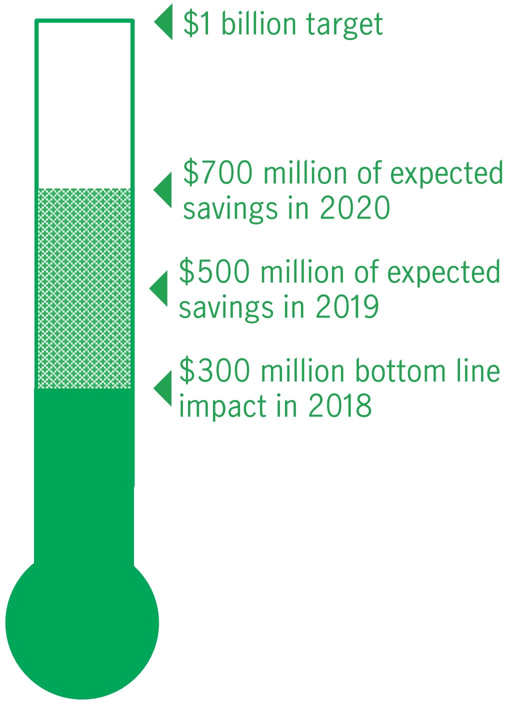


- 2.4 percentage point improvement in 2018 core ROE
  - Strong full year core earnings
  - Benefit from 4Q17 charge for U.S. Tax Reform and ALDA portfolio asset mix changes
- Committed to 13%+ core ROE target

Note: See "Caution regarding forward-looking statements" above.

Delivered meaningful progress towards our target to save or avoid $1 billion in costs annually by 2022

Cost savings and avoidances
(C$ millions, pre-tax)



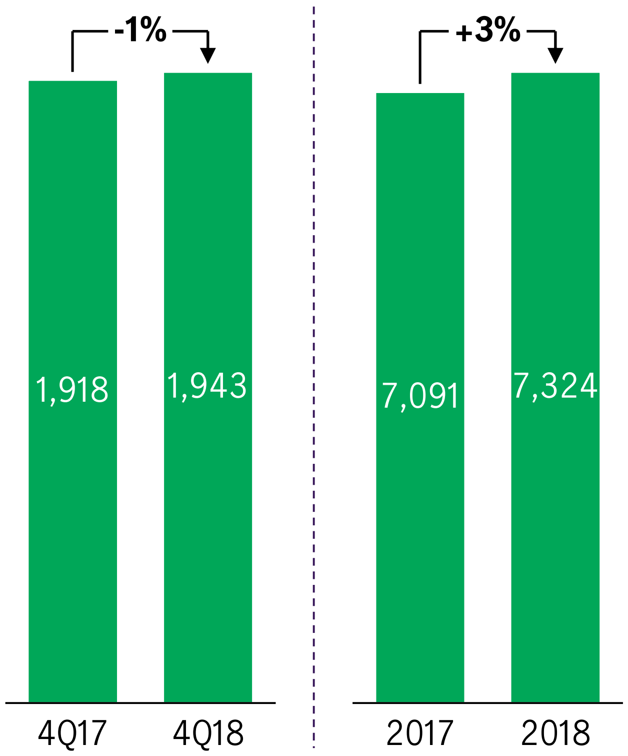
- Initiatives announced at Investor Day are now expected to deliver $375 million in pre-tax annual run-rate benefits
- Additional initiatives have already delivered significant savings;
  - Third party strategic levers
  - Process redesign, organizational alignment and digitization

Note: See "Caution regarding forward-looking statements" above.

Strong pre-tax core earnings growth and modest core expense growth drove improved expense efficiency ratio in 2018

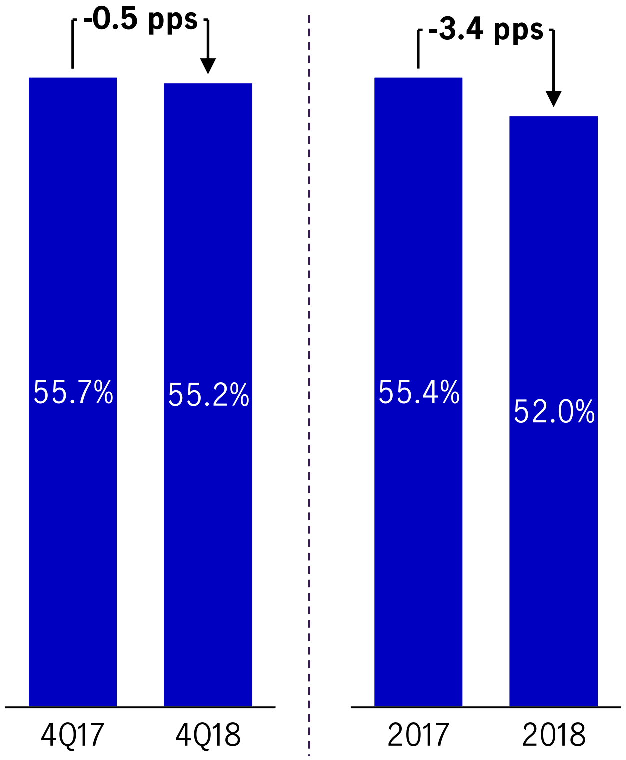
Core expenses[1]

(C$ millions)



Expense efficiency ratio

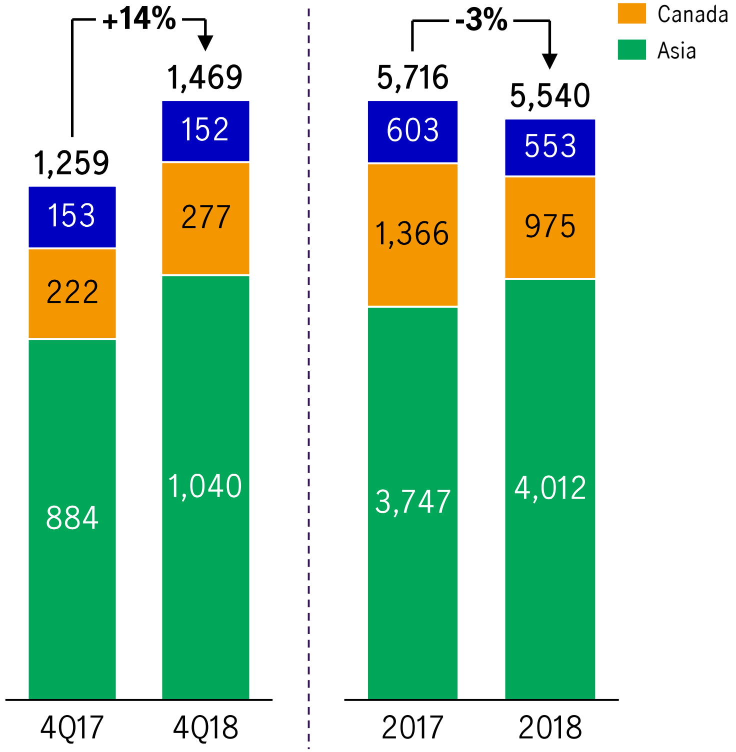
(%)



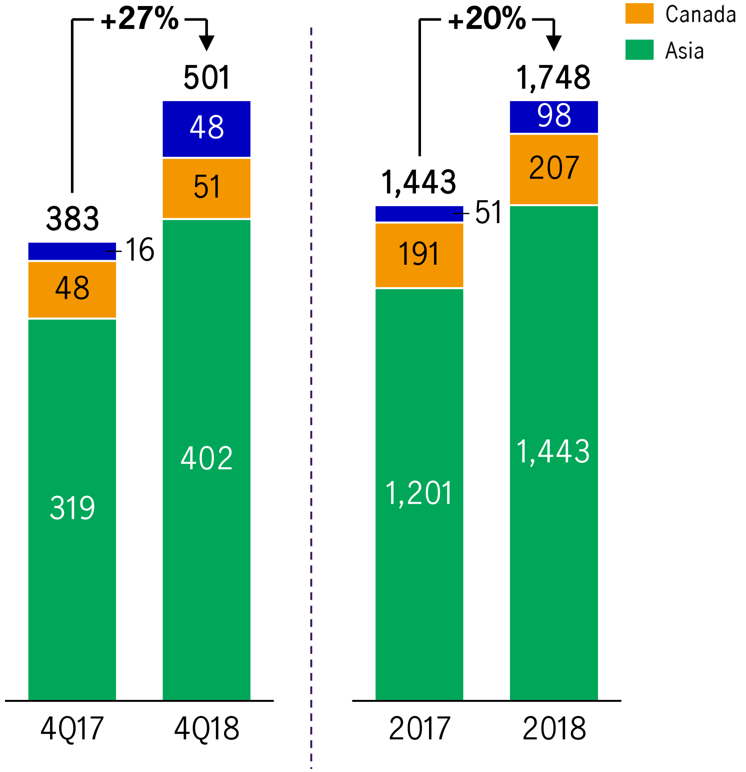
[1] Core expenses are general expenses included in core earnings.

Strong growth in new business value in 4Q18 and full year 2018 with growth in all segments

APE sales
(C$ millions)



New business value (NBV)
(C$ millions)



- Improved sales momentum in the second half of 2018
- Asia 4Q18 APE sales increased by 15% driven by growth in Japan, Hong Kong and Asia Other
- Recently launched Manulife Par product in Canada continued to perform well in 4Q18
- Strong NBV growth
- Asia NBV margin of 40.2%, up 2.4 percentage points from 4Q17

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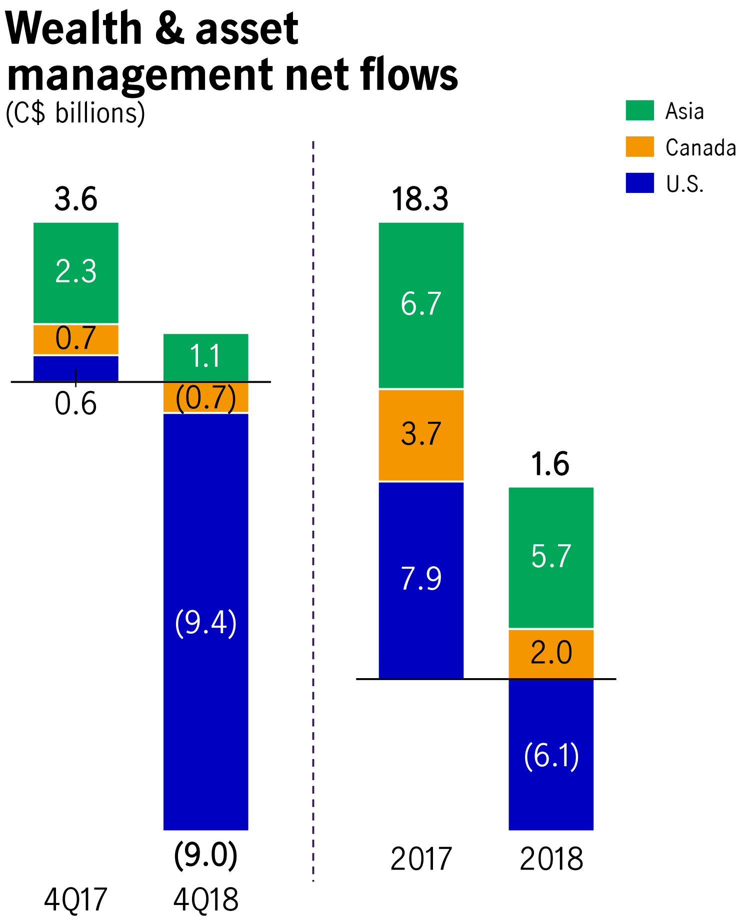
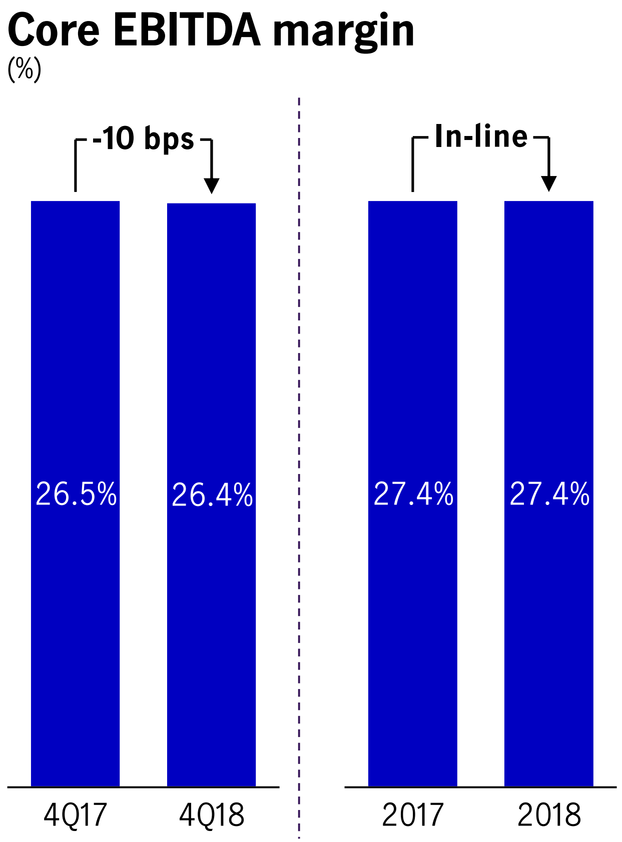
Note: APE sales and new business value exclude Global Wealth and Asset Management, the Bank and P&C reinsurance businesses. Order of the vertical bars on the chart correspond to the order in the legend.

WAM net flows remain positive for the full year, despite 4Q18 net outflows from challenging macroeconomic conditions

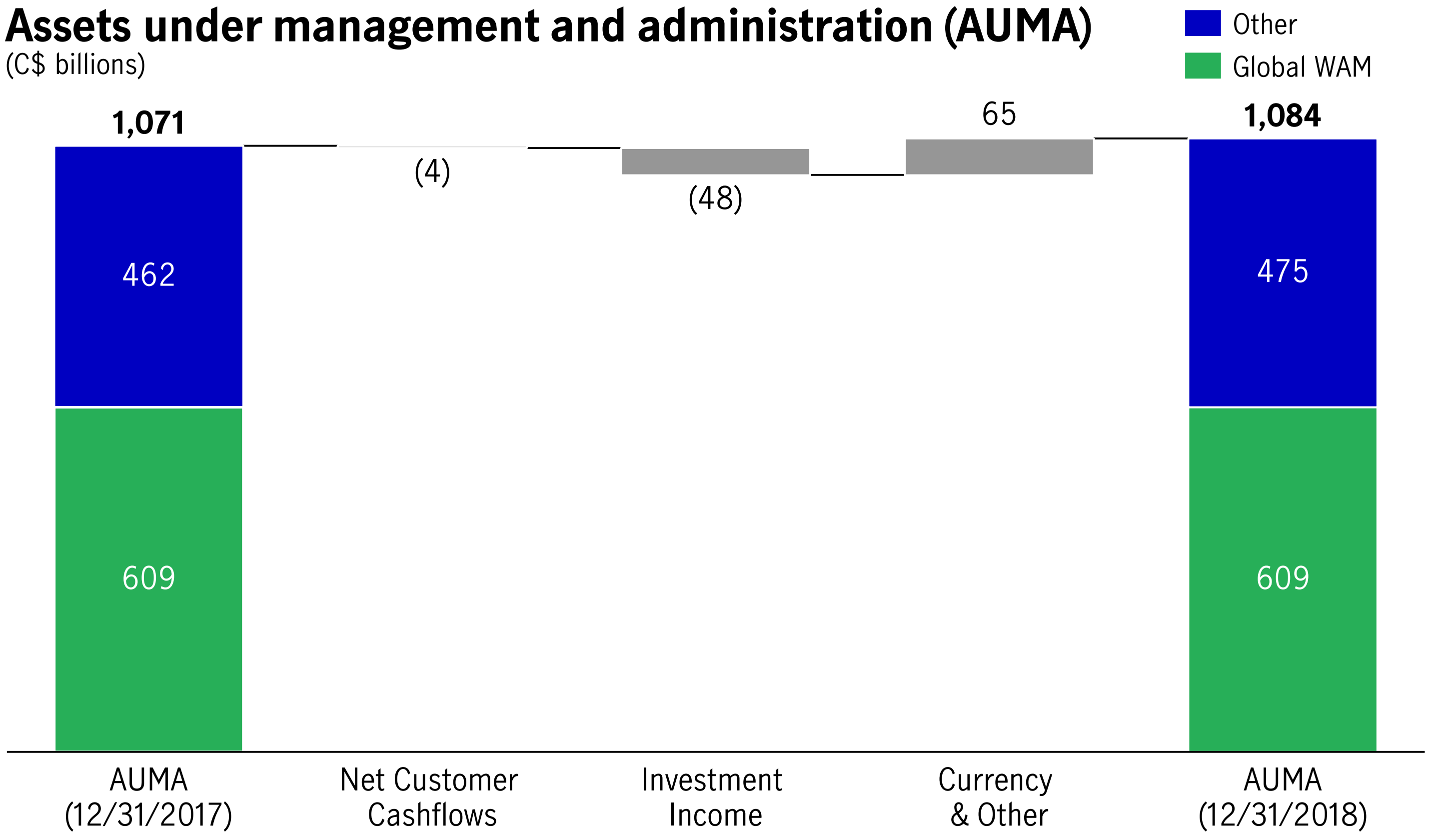




- 4Q18 outflows driven largely by lower gross flows and higher redemptions in North American Retail and Canada Retirement

Note: Order of the vertical bars on the chart correspond to the order in the legend.

Total company AUMA was stable despite challenging market conditions

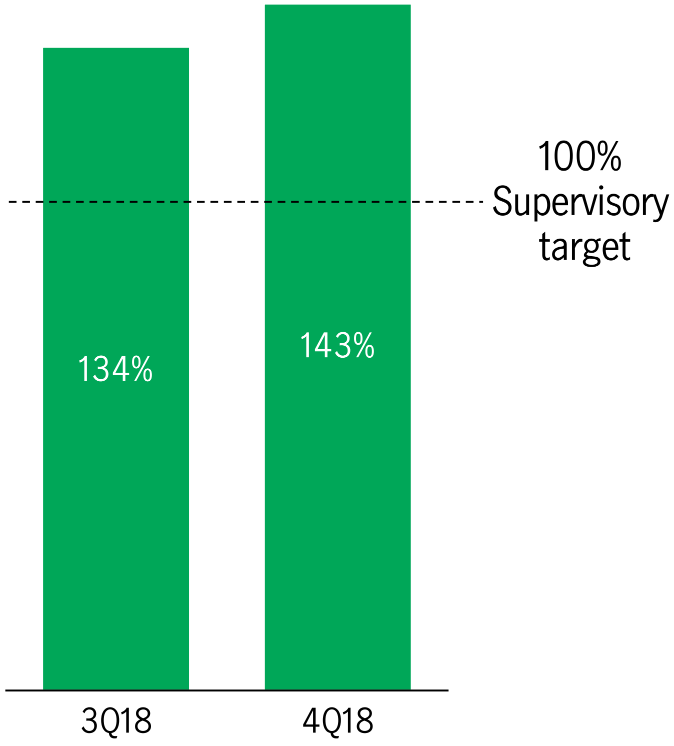


- Unfavourable impact of equity markets in 4Q18 was more than offset by the impact of U.S. dollar strengthening

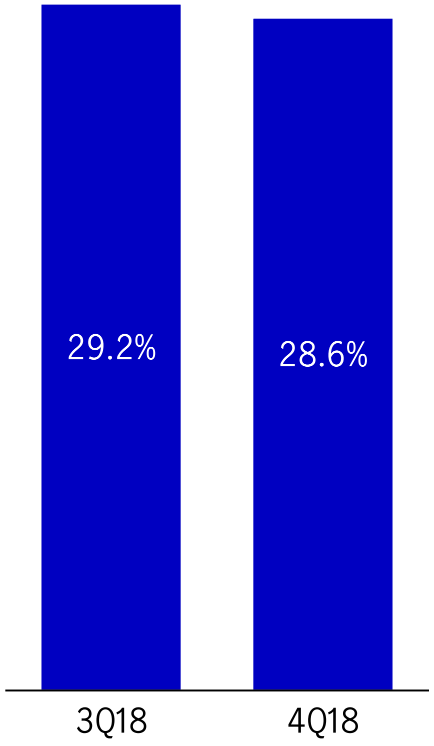
Note: Order of the vertical bars on the chart correspond to the order in the legend.

Strong capital position with increased financial flexibility

MLI LICAT[1] ratio
(%)



Financial leverage ratio
(%)



Capital:

- $23.3 billion of capital over regulatory target, up $4.5 billion vs. 3Q18

Financial Leverage:

- Committed to make meaningful progress on financial leverage in 2019

Share Buy-back:

- $300 million share buy-backs in 4Q18, net of reinvested dividends
- Intention to increase capacity of share buy-back program by 59 million shares to 99 million[2]

Remittances:

Delivered $4 billion of remittances in 2018

[1] Life Insurance Capital Adequacy Test (LICAT) ratio of The Manufacturers Life Insurance Company (MLI). [2] Subject to OSFI and Toronto Stock Exchange approval.
Note: See "Caution regarding forward-looking statements" above.

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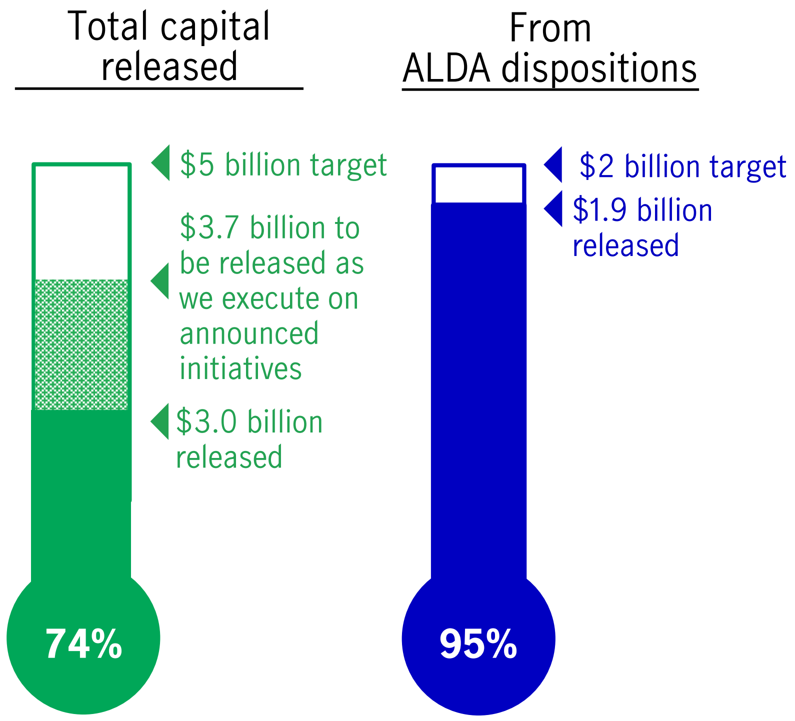
Delivering meaningful progress on capital efficiency from portfolio optimization

Cumulative capital release
(As of December 31, 2018, C$)



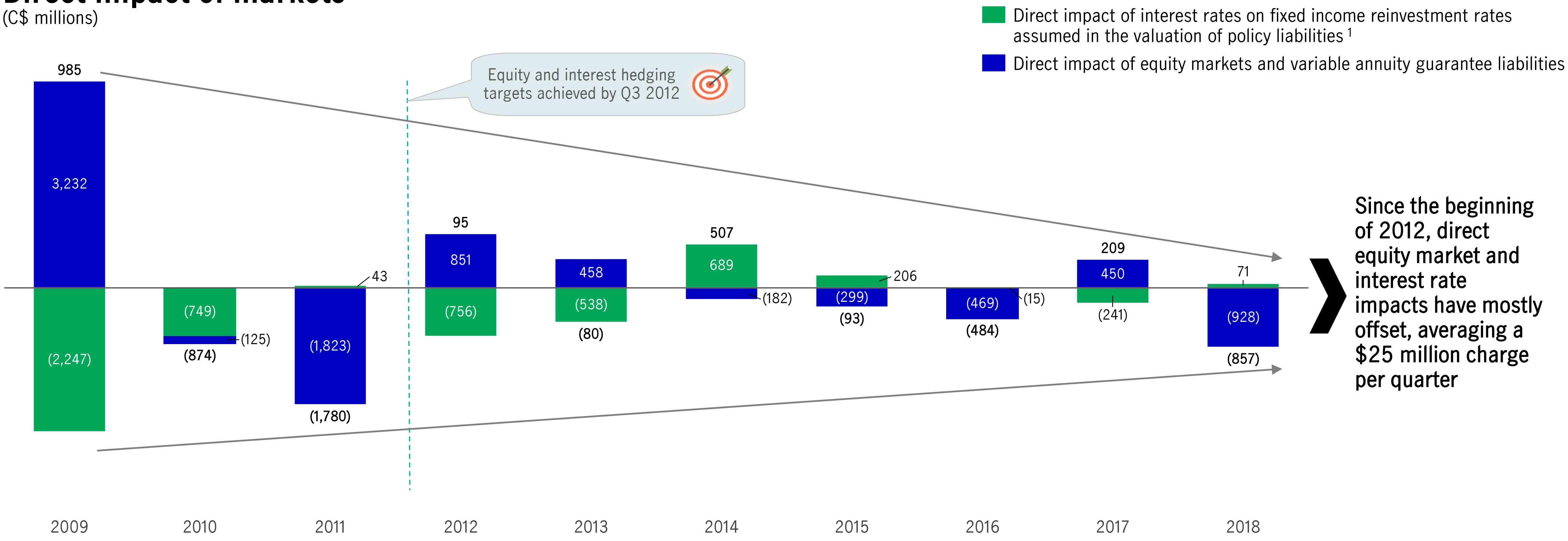
- Released roughly $1.4 billion in capital in 4Q18
  - Released $600 million in capital from ALDA sales
  - Executed portion of previously announced pay-out annuity reinsurance transactions in the U.S. and sale of Signator Investors
  - Segregated Fund Transfer Program in Canada with $120 million capital benefit
  - Two group annuity reinsurance transactions on Canadian legacy block in 4Q18 released $70 million in capital
- Initiatives announced to date expected to deliver $3.7 billion of overall $5 billion target, once fully executed

Note: See "Caution regarding forward-looking statements" above.

Significantly reduced market volatility since achieving our hedging targets

Direct impact of markets

(C$ millions)



Since the beginning of 2012, direct equity market and interest rate impacts have mostly offset, averaging a $25 million charge per quarter

[1] Excludes charges related to Ultimate Reinvestment Rate (URR) which were previously included in the direct market impacts.

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Solid and consistent progress against financial targets

	2015	2016	2017	2018	Medium-Term Target
Core EPS growth	+14%	+17%	+13%	**+23%**	10% - 12%
Core ROE	9.2%	10.1%	11.3%	**13.7%**	13%+
Leverage ratio	23.8%	29.5%	30.3%	**28.6%**	25%
Dividend payout[1]	39.6%	37.8%	36.9%	**33.2%**	30% - 40%
					2022 Target
Expense efficiency ratio	59.8%	59.3%	55.4%	**52.0%**	<50%
Capital released (cumulative)	-	-	-	**$3.0 billion**	$5 billion
Capital expected to be released (cumulative) as announced initiatives are executed				**$3.7 billion**	

Note: See “Caution regarding forward-looking statements” above.
[1] Dividend payout ratio based on core earnings per share.

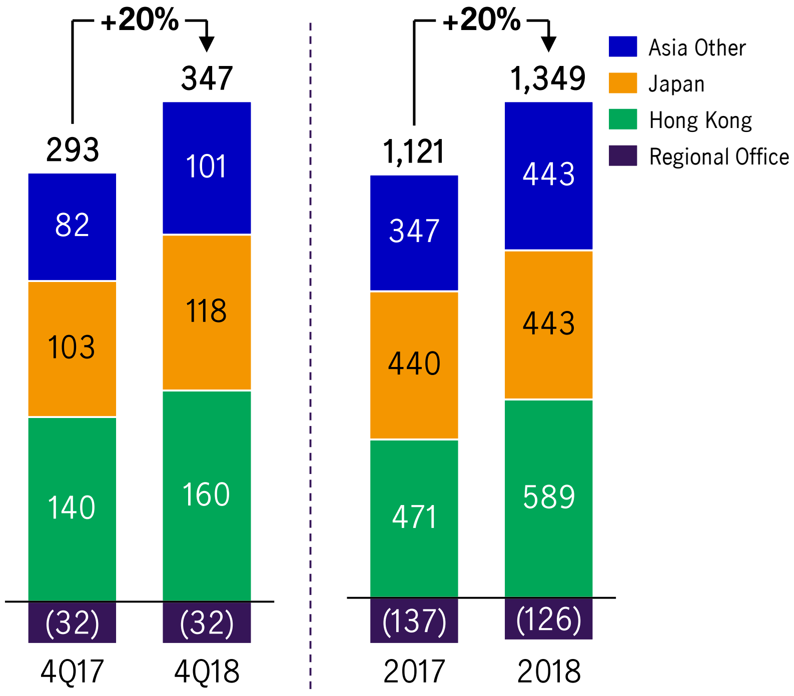
Question & Answer Session

Appendix

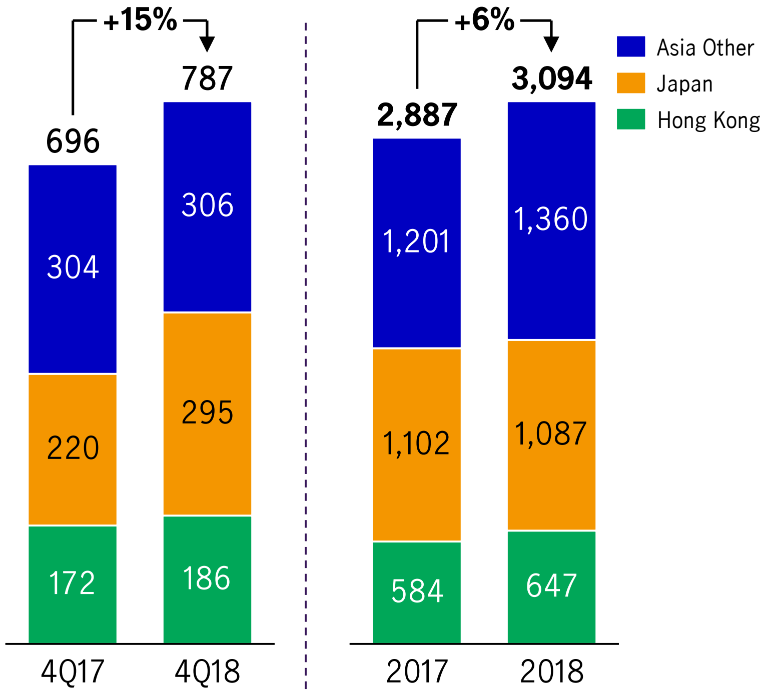
- Divisional Performance
- Invested Asset Mix
- Earnings Sensitivities
- Equity Exposure by Market

Asia: Strong core earnings and NBV growth in 4Q18

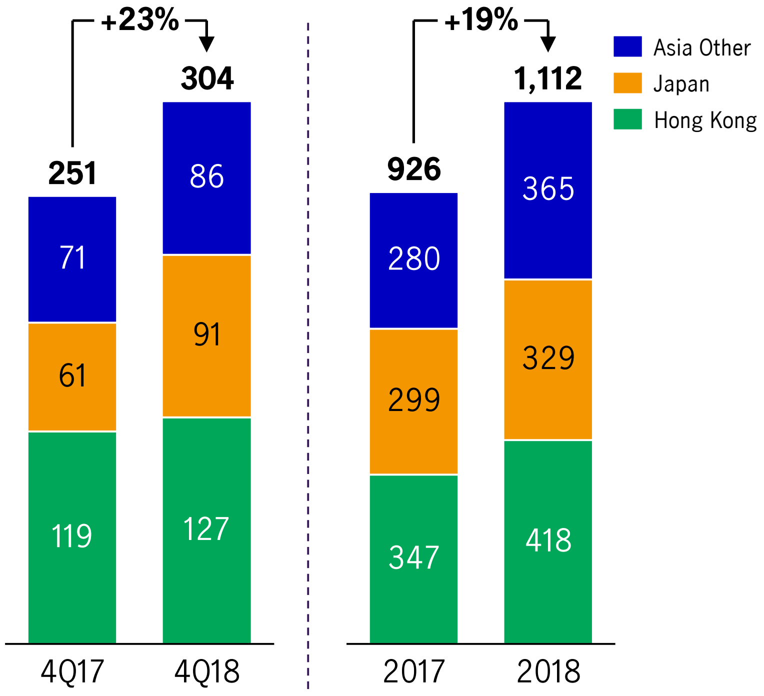
Core earnings
(US$ millions)



APE sales
(US$ millions)



New business value
(US$ millions)



- +20% core earnings in 4Q18, reflecting growth in new business
- New business value generation +23% in 4Q18 reflecting higher sales, scale benefits and improved product mix
- Delivered 20% growth in APE sales through DBS in 2018

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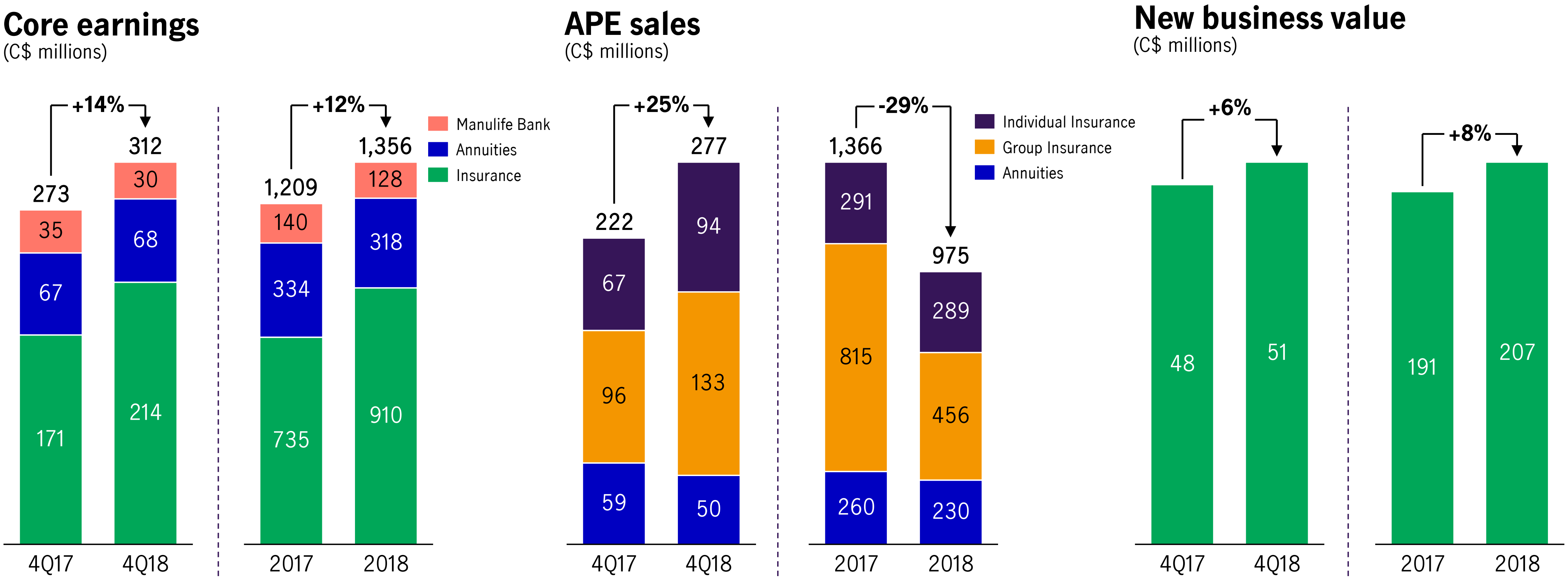
Note: Order of the vertical bars on the chart correspond to the order in the legend.

Canada: Strong core earnings, and APE sales in 4Q18

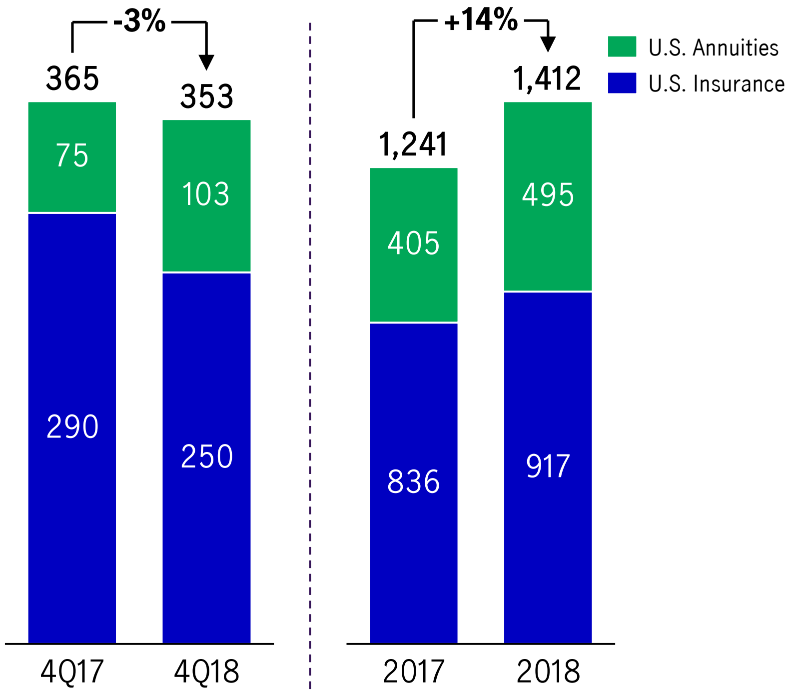


- Higher core earnings in 4Q18 reflects favourable insurance policyholder experience, the impact of new business from sales of the recently-launched Manulife Par product, and the non-recurrence of smaller items in 4Q17
- Higher APE sales in 4Q18 driven by large-case sale in the group insurance business and strong individual insurance sales from the introduction of Manulife Par

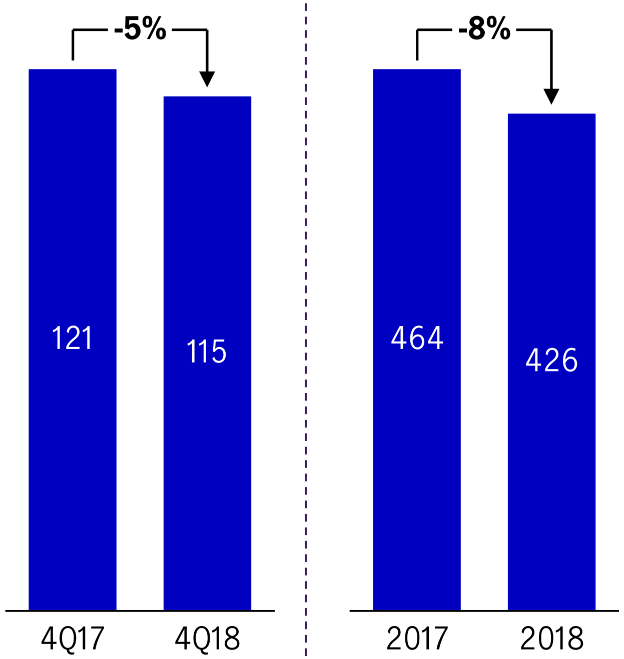
Note: Order of the vertical bars on the chart correspond to the order in the legend.

U.S.: Focus on margins and favourable business mix drove higher new business value

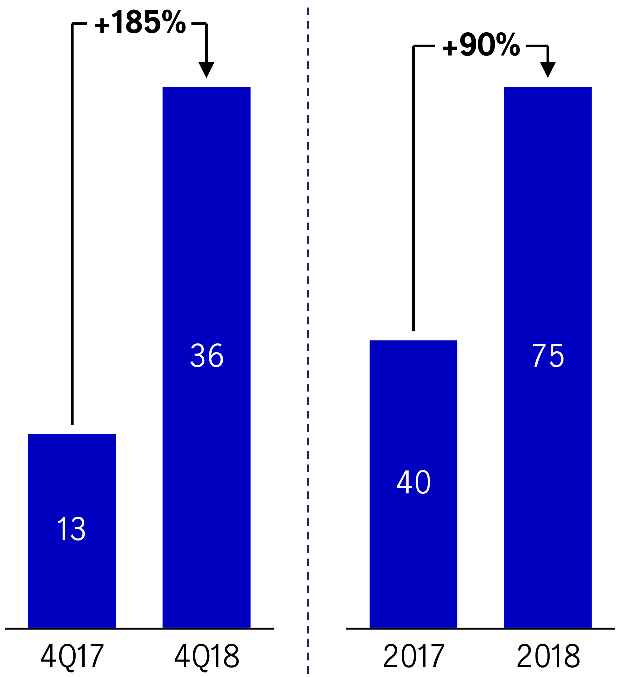
Core earnings
(US$ millions)



APE sales
(US$ millions)



New business value
(US$ millions)



- Decline in 4Q18 core earnings due to the impact of markets on variable annuity core earnings, the impact of reinsurance transactions and the non-recurrence of a number of favourable smaller items in 4Q17, partially offset by the impact of lower U.S. tax rates
- Lower APE sales driven by increased competition in the high net worth international segment, and actions to maintain margins
- Strong growth in new business value driven by a focus on margins and increased sales of higher margin products

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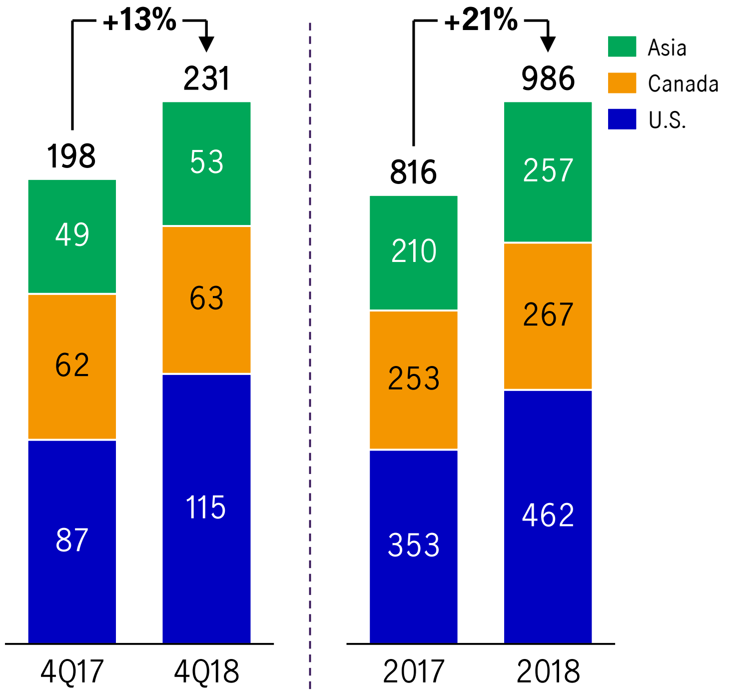
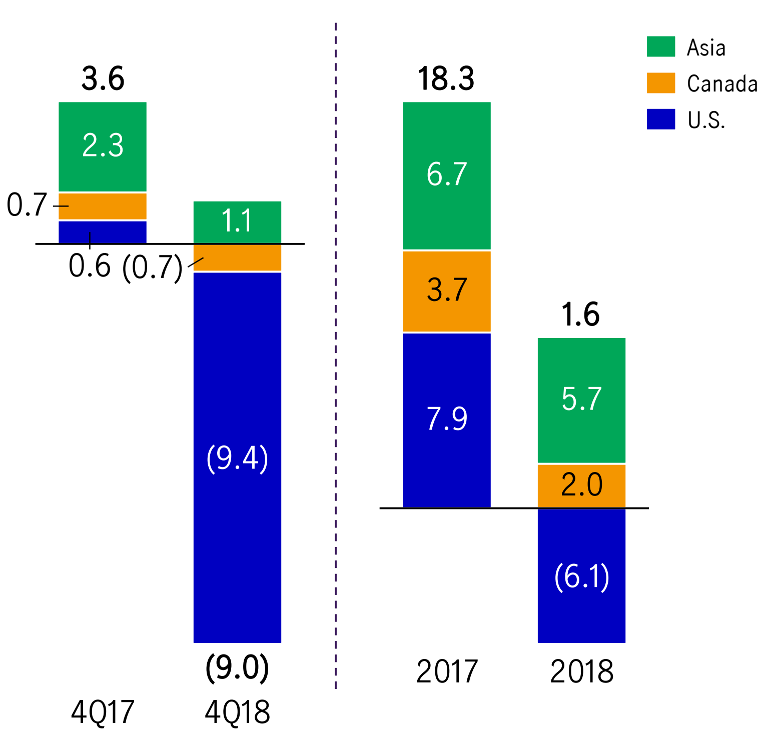
Note: Order of the vertical bars on the chart correspond to the order in the legend.

Global WAM: Solid growth in core earnings, and positive net flows in 2018

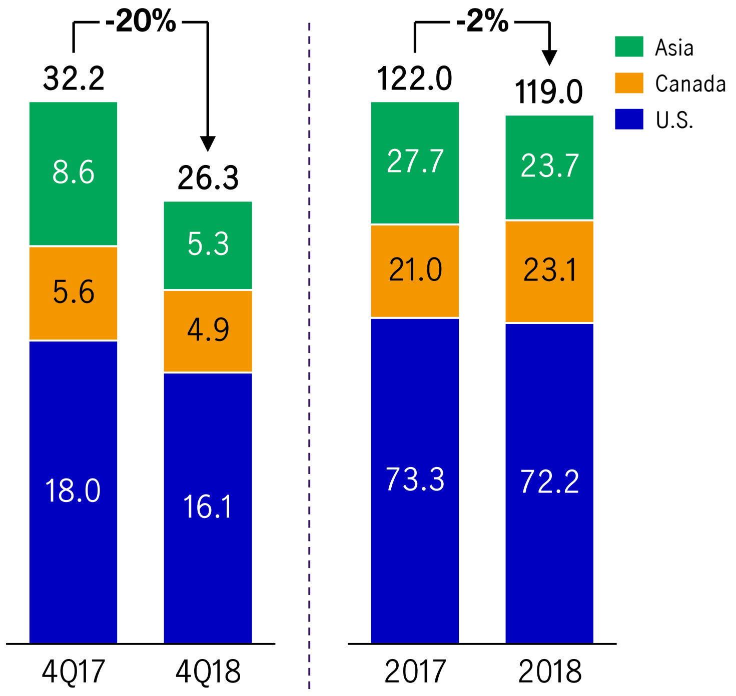
WAM core earnings
(C$ millions)



WAM net flows
(C$ billions)



WAM gross flows
(C$ billions)



- +13% increase in 4Q18 core earnings driven by lower U.S. tax rates
- Achieved positive 2018 net flows despite challenging 4Q18 macroeconomic conditions
- Lower gross flows in 2018 driven by lower U.S. retail gross flows amid equity market declines and lower gross flows in mainland China from retail money market funds

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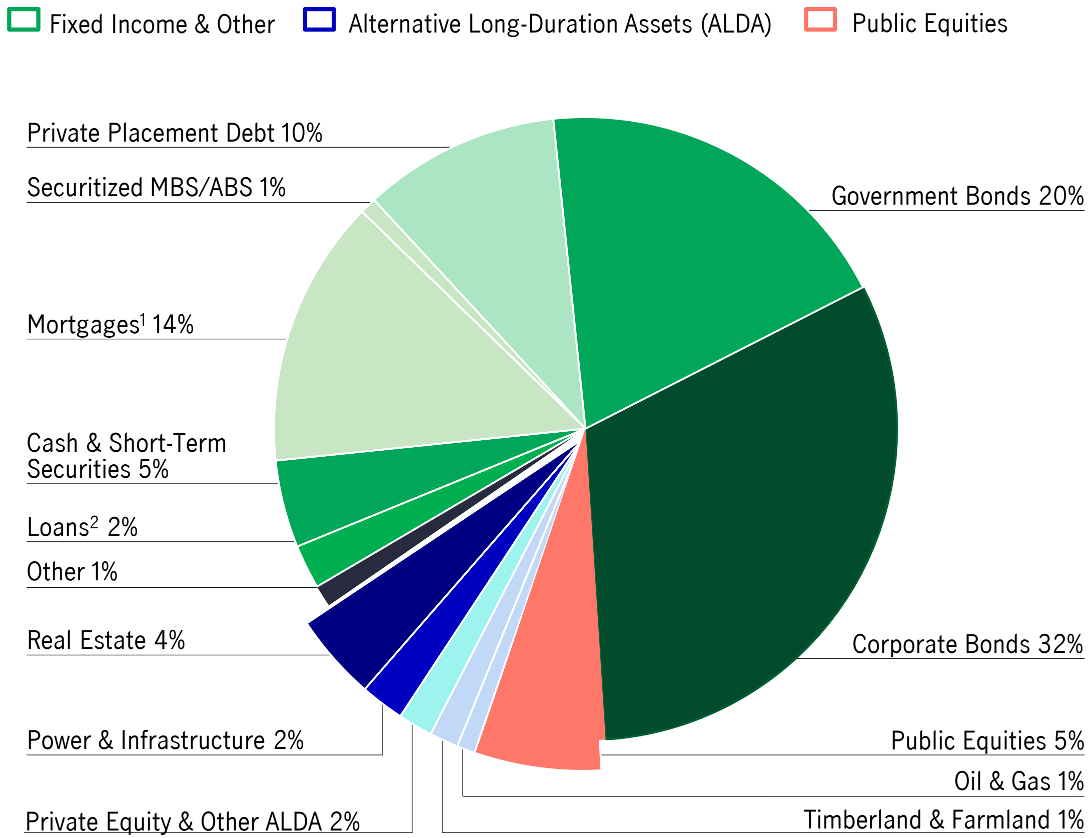
Note: Order of the vertical bars on the chart correspond to the order in the legend.

Diversified high quality asset mix avoids risk concentrations

Total invested assets

(C$354 billion, carrying values as of December 31, 2018)



Fixed income & other[3]

- Over 84% of the total portfolio
- 98% of debt securities and private placement debt are investment grade
- Energy holdings represent 8% of total debt securities and private placements, of which 97% is investment grade

Alternative long-duration assets

- Diversified by asset class and geography
- Historically generated enhanced yields without having to pursue riskier fixed income strategies
- Oil & Gas ALDA holdings represent less than 1% of our total invested asset portfolio

Public Equities

- Diversified by industry and geography
- Primarily backing participating or pass-through liabilities

[1] Includes government insured mortgages ($7.2B or 15% of total mortgages).
[2] Includes Policy Loans and Loans to Bank Clients.
[3] Includes debt securities (government bonds, corporate bonds and securitized MBS/ABS), private placement debt, mortgages, cash & short-term securities, policy loans, loans to bank clients, and other.

Interest rate related sensitivities remain well within our risk appetite limits

Potential impact[1] of an immediate parallel change in "all rates":	3Q18		4Q18	
(C$ millions)	-50 bps	+50 bps	-50 bps	+50 bps
Excluding change in market value of AFS bonds held in surplus	$ (100)	$ 100	$ (100)	$ 100
From fair value changes in AFS bonds held in surplus, if realized[2]	$ 1,400	$ (1,300)	$ 1,600	$ (1,500)

Potential impact[1] of a parallel change in corporate bond spreads:	3Q18		4Q18	
(C$ millions)	-50 bps	+50 bps	-50 bps	+50 bps
Corporate spreads	$ (600)	$ 600	$ (600)	$ 600

Potential impact[1] of a parallel change in swap spreads:	3Q18		4Q18	
(C$ millions)	-20 bps	+20 bps	-20 bps	+20 bps
Swap spreads	$ 200	$ (200)	$ 100	$ (100)

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[1] All estimated sensitivities are approximate and based on a single parameter. No simple formula can accurately estimate ultimate future impact. Please refer to "Caution related to sensitivities" in our 4Q18 Report to Shareholders.
[2] The amount of gain or loss that can be realized on AFS fixed income assets held in the surplus segment depends on the aggregate amount of unrealized gain or loss.

Potential impact on net income attributed to shareholders arising from a 10% decline in public equity returns[1]

(C$ millions)	3Q18			4Q18		
	Core earnings	Direct impact of equity markets	Total	Core earnings	Direct impact of equity markets	Total
S&P	(170)	(170)	(340)	(150)	(230)	(380)
TSX	(30)	(80)	(110)	(30)	(80)	(110)
HSI	(20)	(70)	(90)	(20)	(90)	(110)
Other[2]	(30)	(40)	(70)	(30)	(50)	(80)
Total	**(250)**	**(360)**	**(610)**	**(230)**	**(450)**	**(680)**

- Core earnings: Represents the estimated earnings impact on asset-based fees (over a 12 month horizon) and seed money investments (immediate impact).
- Direct impact of equity markets: Represents the estimated earnings impact on variable annuity guarantees and general fund equity investments (immediate impact).

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[1] All estimated sensitivities are approximate and based on a single parameter. No simple formula can accurately estimate ultimate future impact. Please refer to "Caution related to sensitivities" in our 4Q18 Report to Shareholders. [2] Consists largely of markets in Asia where we operate.

Performance and Non-GAAP Measures

Manulife uses a number of non-GAAP financial measures to measure overall performance and to assess each of its businesses.

A financial measure is considered a non-GAAP measure for Canadian securities law purposes if it is presented other than in accordance with generally accepted accounting principles used for the Company's audited financial statements. Non-GAAP measures include core earnings (loss); core ROE; diluted core earnings per common share; core earnings before income taxes, depreciation and amortization ("core EBITDA"); core EBITDA margin; core investment gains; constant exchange rate basis (measures that are reported on a constant exchange rate basis include percentage growth/declines in core earnings, sales, APE sales, gross flows, core EBITDA, new business value and assets under management and administration); capital; embedded value; new business value; new business value margin; sales; APE sales; gross flows; net flows; assets under management and administration; and expense efficiency ratio. Non-GAAP financial measures are not defined terms under GAAP and, therefore, are unlikely to be comparable to similar terms used by other issuers. Therefore, they should not be considered in isolation or as a substitute for any other financial information prepared in accordance with GAAP. For more information on non-GAAP financial measures, including those referred to above, see "Performance and Non-GAAP Measures" in our 2018 Management's Discussion and Analysis.

Thank you

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