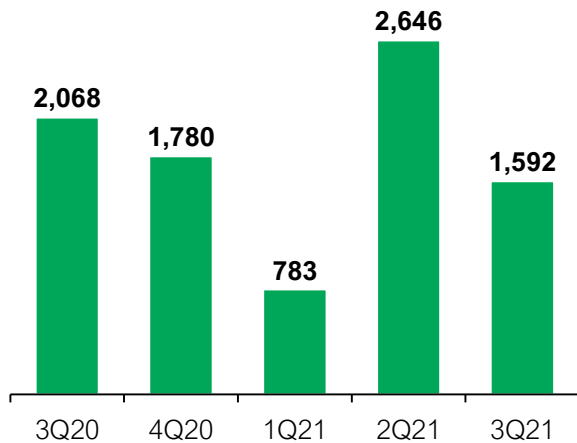


**Manulife Financial Corporation reports 3Q21 net income of \$1.6 billion and core earnings of \$1.5 billion, double-digit new business value growth and strong net flows across all markets in Global Wealth and Asset Management<sup>1</sup>**

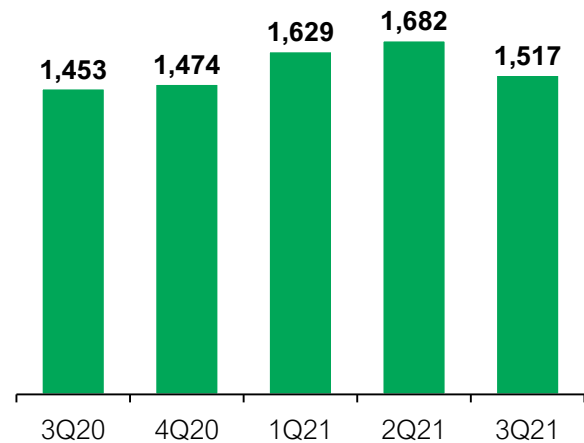
**Net Income Attributed to Shareholders**

(C\$ millions)



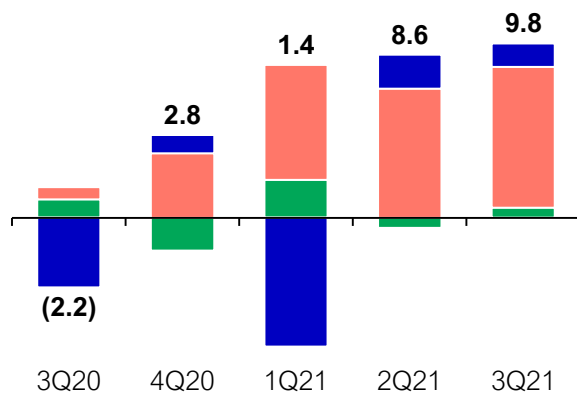
**Core Earnings<sup>2</sup>**

(C\$ millions)



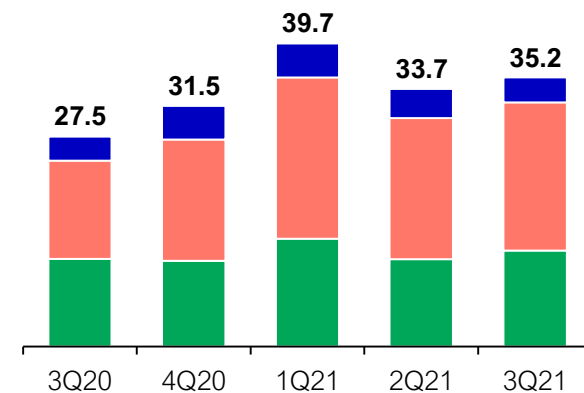
**Global Wealth & Asset Management Net Flows<sup>2</sup>**

(C\$ billions) Institutional Retail Retirement



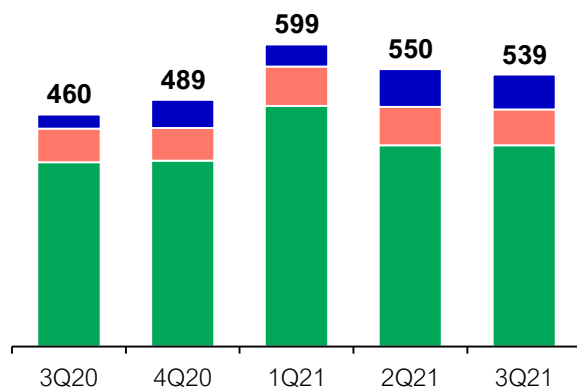
**Global Wealth & Asset Management Gross Flows<sup>2</sup>**

(C\$ billions) Institutional Retail Retirement



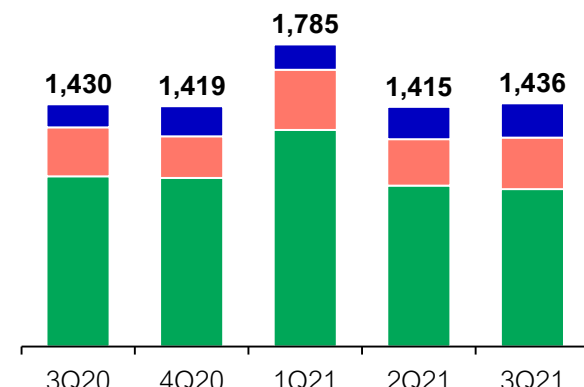
**New Business Value<sup>2</sup>**

(C\$ millions) U.S. Canada Asia



**APE Sales<sup>2</sup>**

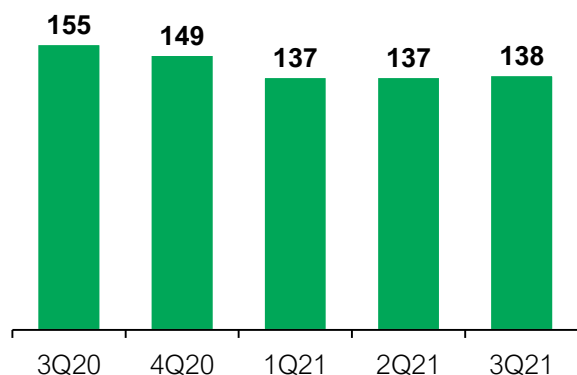
(C\$ millions) U.S. Canada Asia



<sup>1</sup> See 3Q21 MD&A for full details at <https://www.manulife.com/en/investors/results-and-reports.html> <sup>2</sup> Core earnings, net flows, gross flows, new business value, and APE sales are non-GAAP measures. See "Performance and non-GAAP measures" in the 3Q21 MD&A.

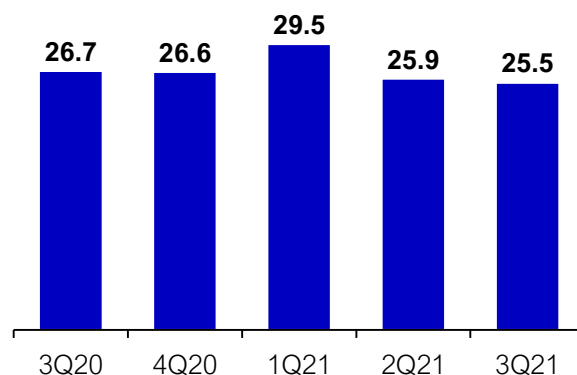
### MLI's<sup>1</sup> LICAT Ratio

(Life Insurance Capital Adequacy Test (LICAT) Ratio) (%)



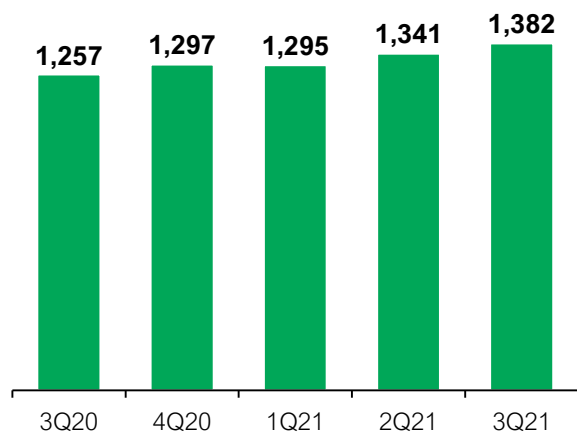
### Financial Leverage Ratio

(%)



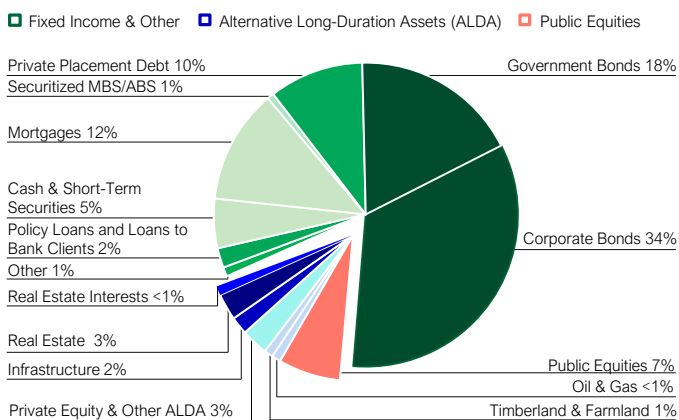
### Assets Under Management and Administration<sup>3</sup>

(C\$ billions)



### Total Invested Assets

(C\$419.1 billion, Carrying values as of September 30, 2021)



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

Rating Agency	Rating		Outlook
AM Best Company	A+ (Superior)	(Superior – 2 <sup>nd</sup> of 13 ratings)	Stable
DBRS Morningstar	AA	(Very Strong – 3 <sup>rd</sup> of 22 ratings)	Stable
Fitch Ratings Inc.	AA-	(Very Strong – 4 <sup>th</sup> of 21 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. <sup>2</sup>All ratings current as of September 30, 2021. <sup>3</sup> This item is a non-GAAP measure. See "Performance and non-GAAP measures" in the 3Q21 MD&A.