2016: Substantial progress and achievement

- Strategic Plan
- Customer Centricity
- Strong Operating Results
Our dedicated employees

35,000 employees
70,000 agents
Core Earnings and Net Income

Core Earnings
- 2012: $2.2B
- 2016: $4.0B
- Increase: +79%

Net Income
- 2012: $1.8B
- 2016: $2.9B
- Increase: +62%

Note: All figures in CAD.
Assets Under Management and Administration

All figures in billions CAD. % increase is on a Canadian dollar basis.

2012: $531B
2016: $977B
Q1'17: $1,005B

+84%
Market Capitalization

+93%

$24.7B

2012

$47.6B

May 1, 2017

Note: All figures in CAD.
Total Shareholder Return

From December 31, 2012 to May 1, 2017:
Cumulative value of C$100 invested in Manulife on the Toronto Stock Exchange (TSX), S&P/TSX Composite, and S&P 500, assuming dividends are reinvested.

- MFC: +104%
- S&P 500: +83%
- TSX: +43%

From December 31, 2012 to May 1, 2017:
Cumulative value of C$100 invested in Manulife on the Toronto Stock Exchange (TSX), S&P/TSX Composite, and S&P 500, assuming dividends are reinvested.
Three consecutive years of dividend increases

May 2014: 13.0¢/sh
February 2017: 20.5¢/sh

+58%

Quarterly Dividend: Cents per common shares; as of declaration date.
We operate as John Hancock in the United States and Manulife in other parts of the world.
Our dual-lens approach

PURPOSE

To help people achieve their dreams and aspirations, by putting customers’ needs first and providing the right advice and solutions.
Our dual-lens approach

We carefully evaluate and prioritize projects and initiatives, and how we allocate our time, resources and capital, based on a realistic assessment of the value they can be expected to deliver for you, our shareholders.
Efficiency and Effectiveness Savings

$500M

25% Ahead of target

2016

Note: All figures in CAD.
Delivering for our customers

Return on Investment

Pension and Retirement Income

Medical Needs

Death Benefits

$26 billion in payments
Manulife has given me the opportunity to reach my goal of starting a small business.

I just wanted to let you know you really do touch people in your work.

Can I just tell you how much I love you for getting us into the John Hancock Vitality program?
Delivering on our Purpose

22 million customers worldwide
1st in Canada to underwrite up to $1M without fluids

1st in Canada to underwrite HIV positive individuals
GDP Growth in Asia

- China: 9.0%
- Cambodia: 6.6%
- Vietnam: 6.0%
- Indonesia: 5.7%
- Philippines: 5.6%
- Malaysia: 4.8%
- Singapore: 4.7%

Source: International Monetary Fund, World Economic Outlook, April 2017. 10-year CAGR, 2006-2016, local currency constant prices.
Asia

WE CHAT

1st Self-serve online mutual fund platform in the market

CHINA

HONG KONG

MACAU

PHILIPPINES

INDONESIA

Manulife | John Hancock
We operate as John Hancock in the United States and Manulife in other parts of the world.
Regional partnerships

#1 Market Share in Singapore

Source: LIA and for Individual Life Insurance Business.
Global Wealth and Asset Management

- Enhancing our scale and capabilities
- Enhancing our institutional infrastructure
- Expanding in Europe, the Middle East and Latin America

Europe

Middle East

Latin America
Strategic acquisitions and partnerships
Technology and customer centricity
Investing in innovation

Partnerships
- StartUP Institute
- MaRS
- MassChallenge
- MIT Media Lab
- Vector Institute
- Nervana Systems

Investments and acquisitions
- nextcapital
- Student Loan Genius

In-house
- RedLab
- John Hancock Digital
- Green Garage
Investing in our people

Training

Flexibility

Diversity and Inclusion
Awards and Recognition
In addition to serving the needs of 22 million customers...

$39 million to non-profit organizations

107,000 hours Volunteering in the community
In addition to serving the needs of 22 million customers...

$1.5 billion in renewable energy and energy efficiency projects in 2016

Reduced the intensity of greenhouse gas emissions 24%
Roy Gori, Incoming President
Linda Mantia, Chief Operating Officer
Remembering
Stephen Sigurdson
Thank you to our Board of Directors
Achieving strong results

Core earnings: +79% since 2012

Net income: +62% since 2012

AUMA: +84% since 2012

Market capitalization: +93% since 2012

TSR: over 100% since 2012

Helping 22 million customers achieve their dreams and aspirations.
We operate as John Hancock in the United States and Manulife in other parts of the world.

Thank you