



Annual Meeting

**Donald A.
Guloien**
President &
Chief Executive
Officer

Annual Meeting
Thursday, May 4, 2017



2016: Substantial progress and achievement



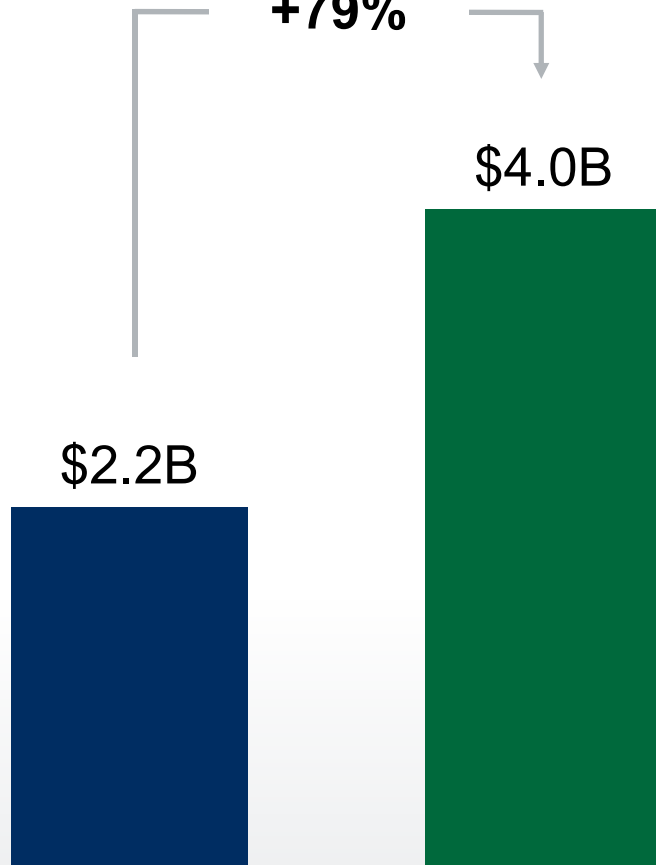
Our dedicated employees



Core Earnings and Net Income

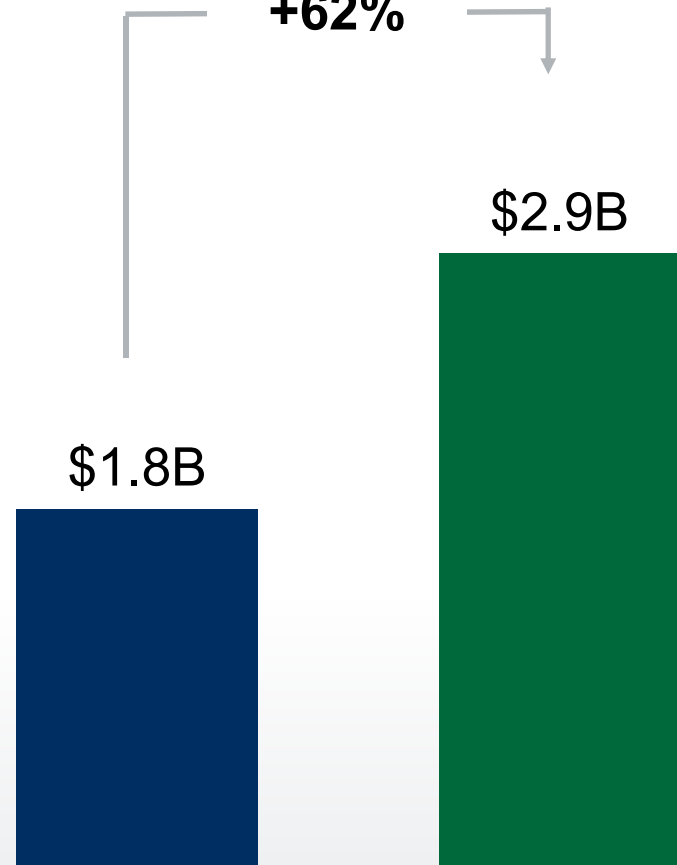
Core Earnings

+79%



Net Income

+62%



2012

2016

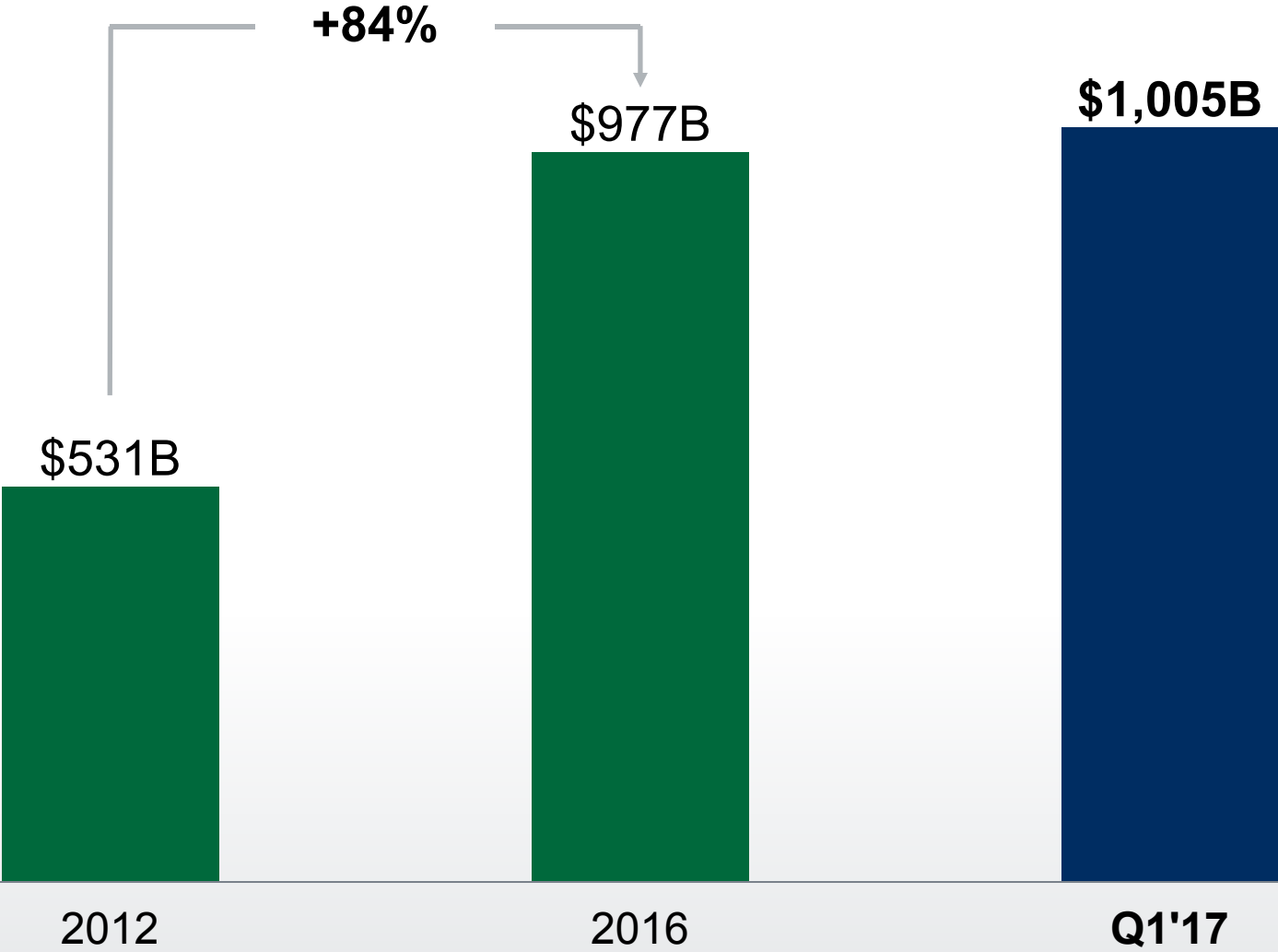
2012

2016

Note: All figures in CAD.

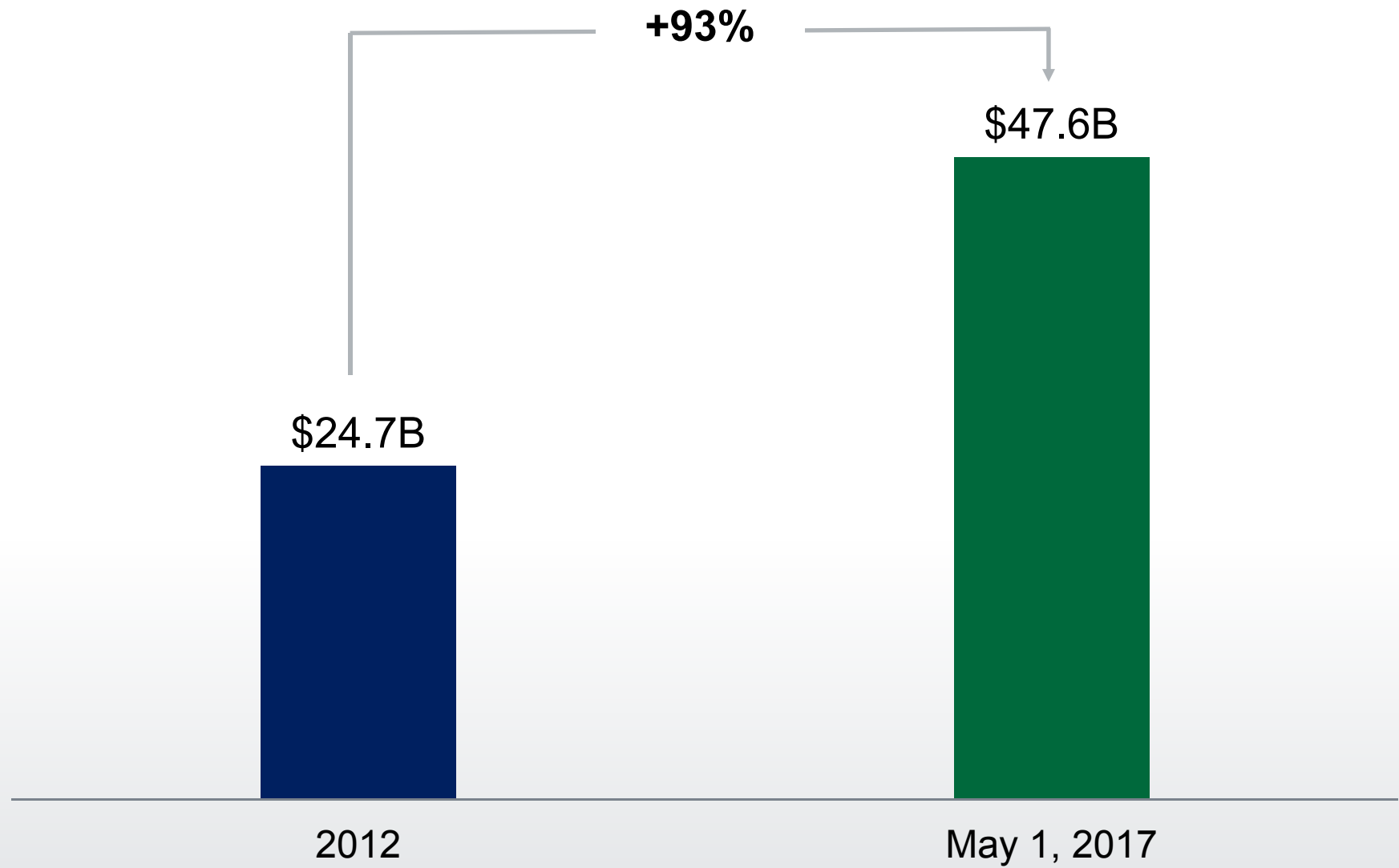


Assets Under Management and Administration



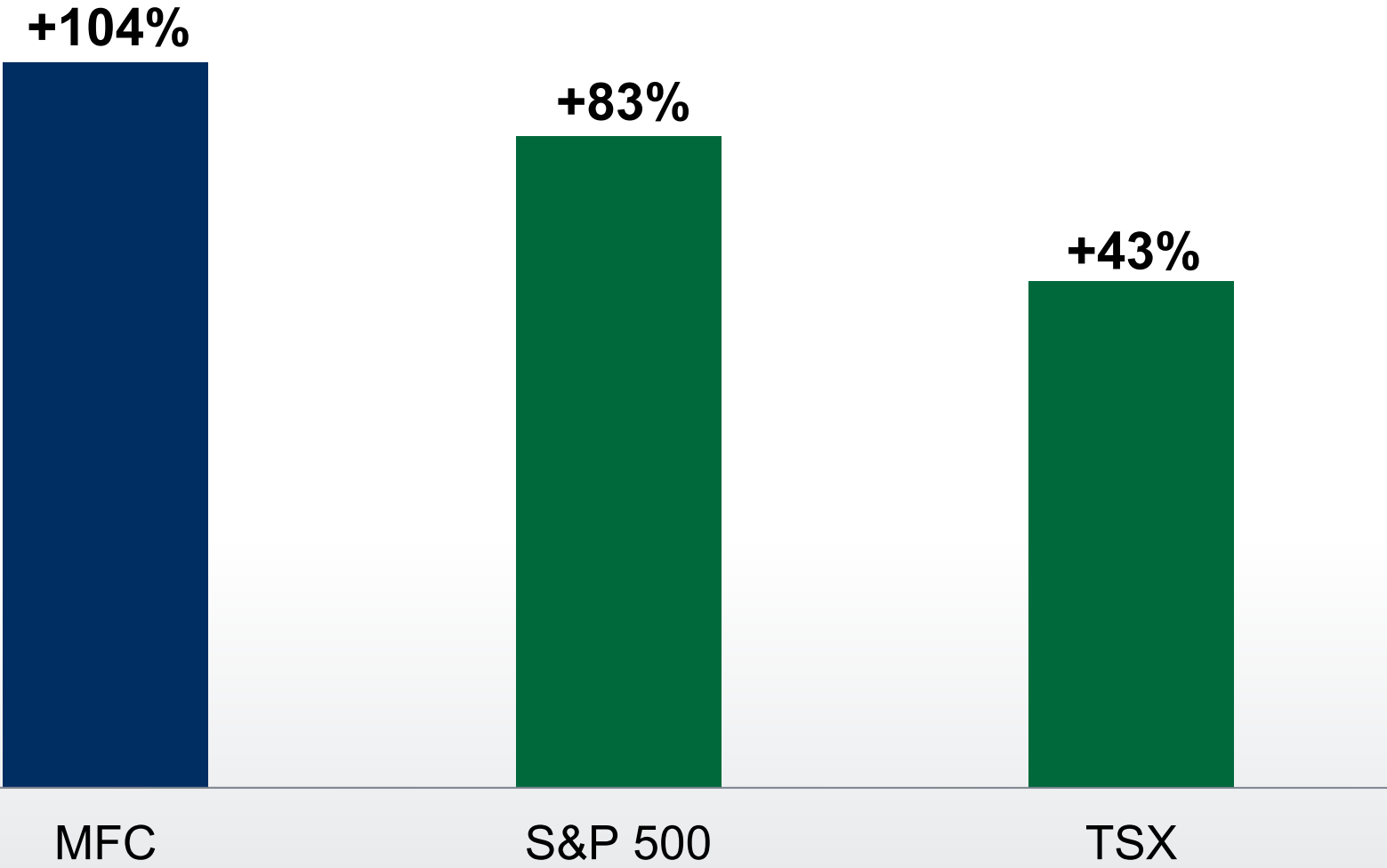
All figures in billions CAD. % increase is on a Canadian dollar basis.

Market Capitalization



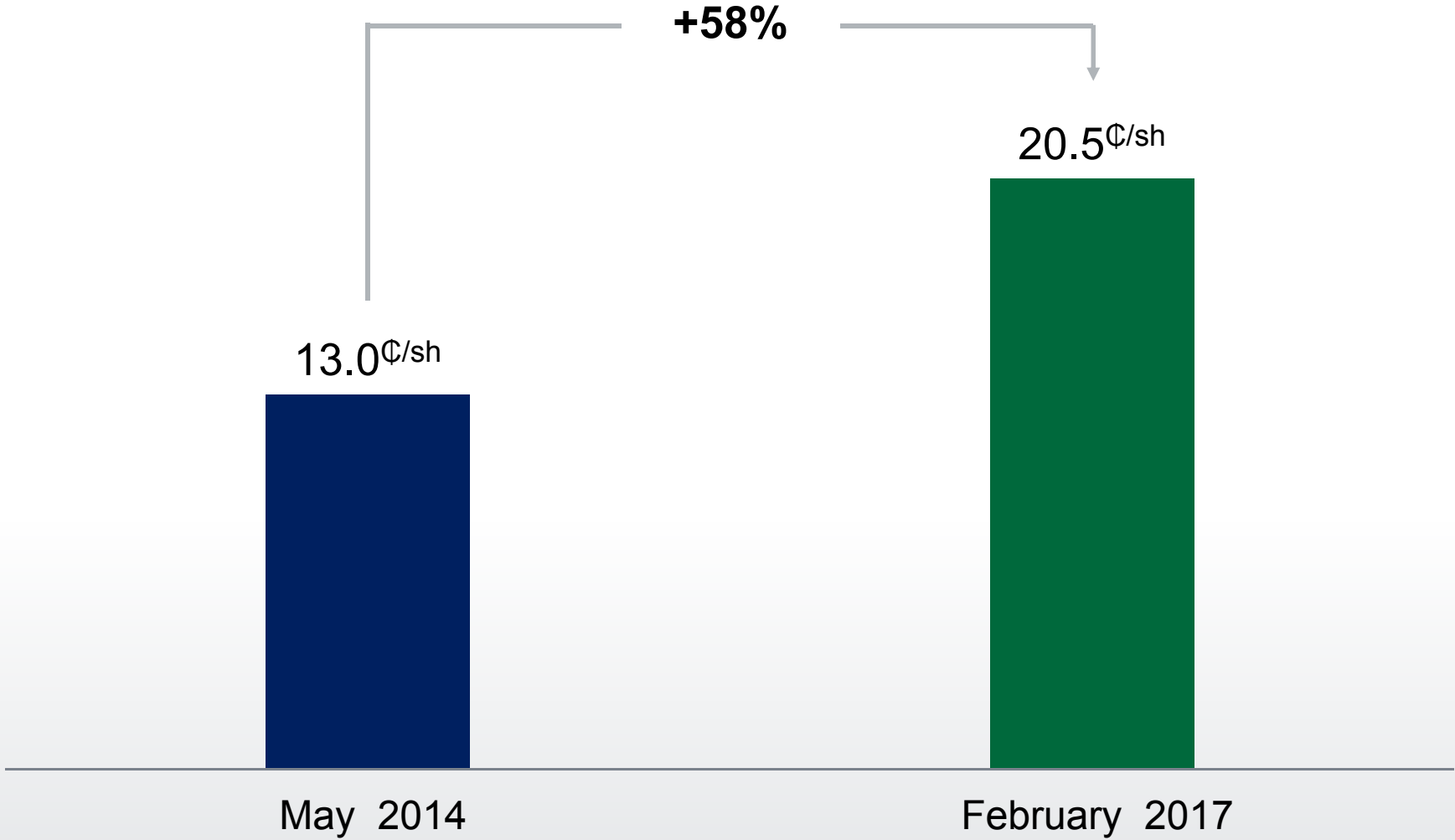
Note: All figures in CAD.

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.

Three consecutive years of dividend increases



Quarterly Dividend: Cents per common shares; as of declaration date.

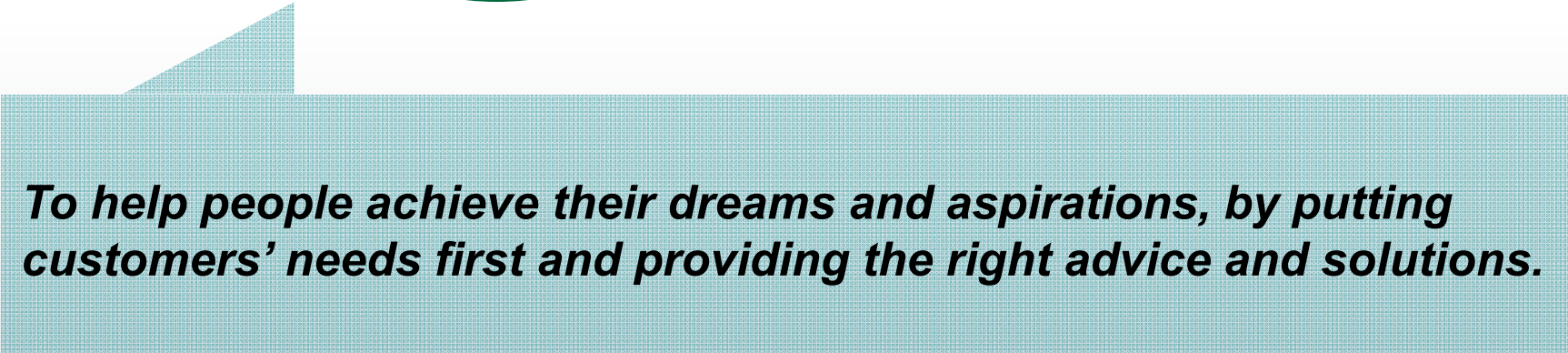


We operate as John Hancock in the United States and Manulife in other parts of the world.

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

PURPOSE

TOTAL
SHAREHOLDER
RETURN

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



\$26
billion in
payments

Return on
Investment



Pension and
Retirement
Income



Medical
Needs



Death
Benefits



 **Manulife**

John Hancock

Delivering for our customers



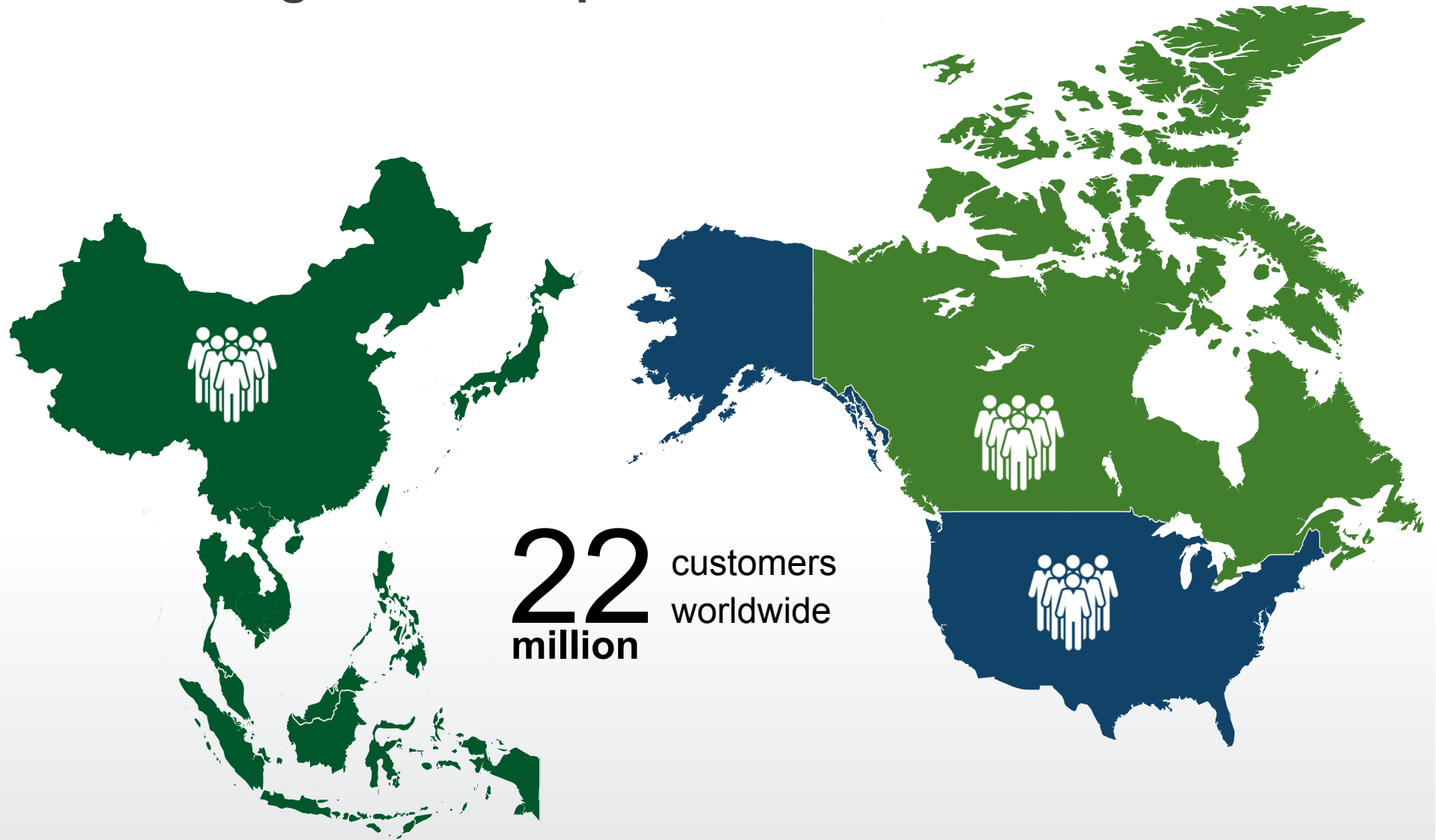
“ Manulife has given me the opportunity to reach my goal of starting a small business.

“ 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



Canada

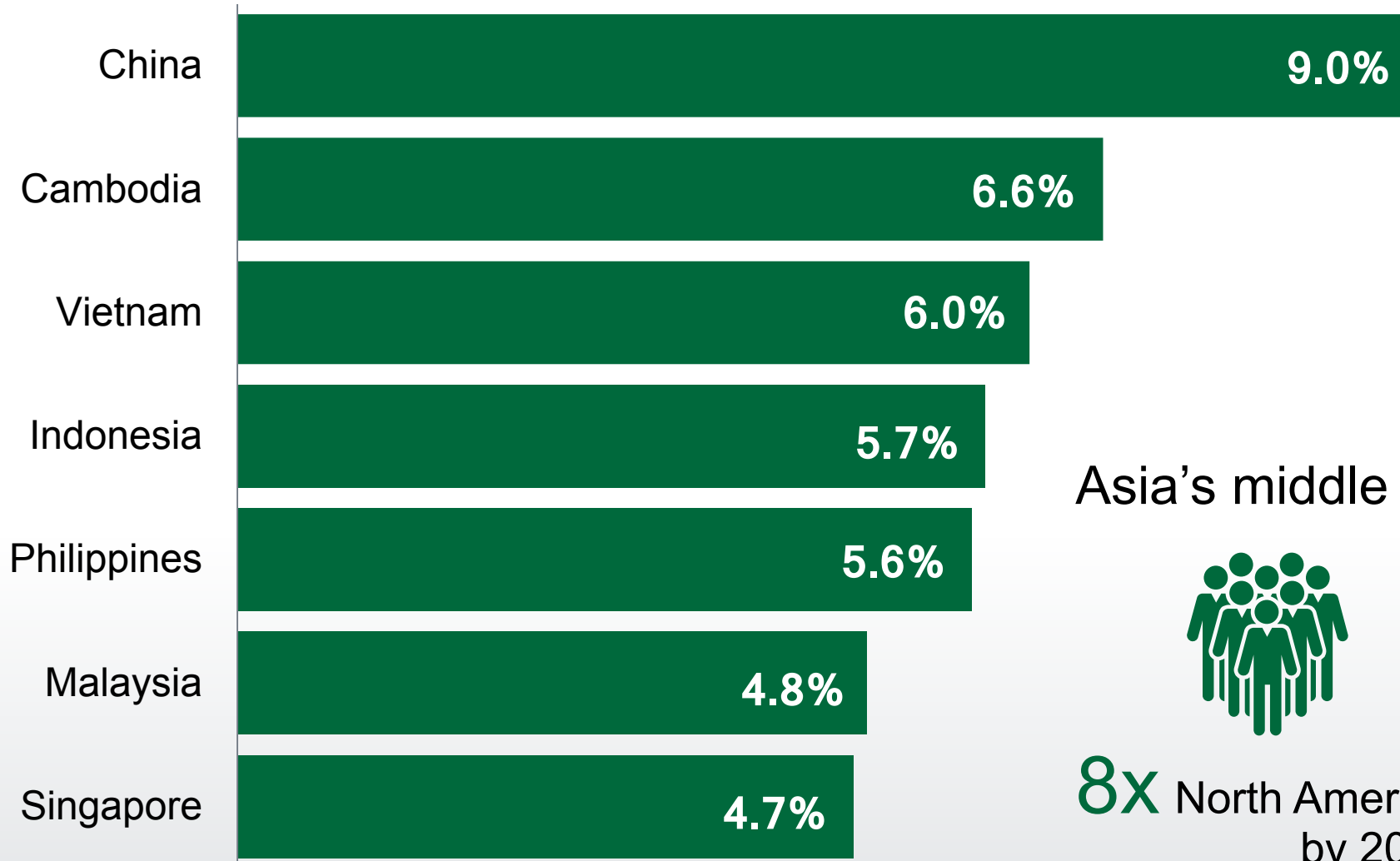


Vitality™

1st in **Canada** to underwrite up to \$1M without fluids

1st in **Canada** to underwrite HIV positive individuals

GDP Growth in Asia



Asia's middle class



8X North America
by 2025

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

Asia



WE CHAT

MOVE

1st

Self-serve online mutual fund platform in the market



United States



John Hancock ETFs

Program Discounts Applied 6.98



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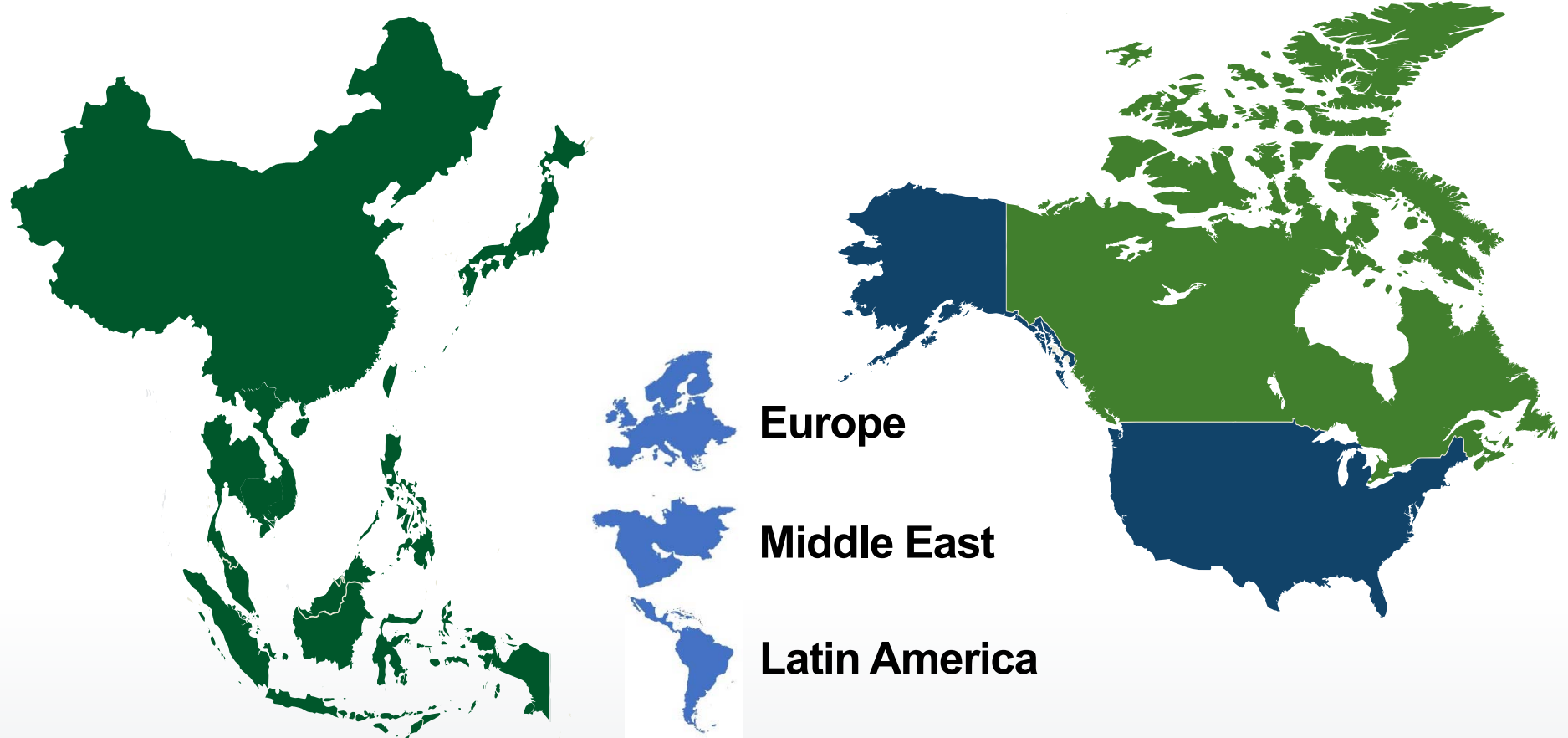
Regional partnerships



#1 Market Share in Singapore¹

¹ Source: LIA and for Individual Life Insurance Business.

Global Wealth and Asset Management



Europe

Middle East

Latin America

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

Strategic acquisitions and partnerships



Technology and customer centricity



Investing in innovation

Partnerships

STARTUP
INSTITUTE



MC
MASSCHALLENGE



oneeleven

VECTOR
INSTITUTE

nervana
SYSTEMS

Investments and acquisitions

nextcapital.



In-house



John Hancock
DIGITAL

LOF
LAB OF FORWARD THINKING

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%



 **Manulife**

John Hancock

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.



Thank you

Annual General Meeting
Thursday, May 4, 2017



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