

Notice of annual meeting of common shareholders

You're invited to attend our 2017 annual meeting of common shareholders

When

May 4, 2017
11 a.m.
(Eastern time)

Where

Manulife Head Office
200 Bloor Street East
Toronto, Canada

Four items of business

- Receiving the consolidated financial statements and auditors' report for the year ended December 31, 2016
- Electing directors
- Appointing the auditors
- Having a say on executive pay

We'll consider any other matters that are properly brought before the meeting, but we are not aware of any at this time.

The annual meeting for The Manufacturers Life Insurance Company will be held at the same time and place.

Please read the voting section starting on page 12. Your vote is important.

By order of the board of directors,



Antonella Deo
Vice President and Corporate Secretary

March 8, 2017