



December 18, 2017

VIA SEDAR

Ontario Securities Commission
P.O. Box 55, 19th Floor
20 Queen Street West
Toronto, Ontario M5H 3S8

Attention: Corporate Finance

Dear Sirs/Mesdames:

**Re: Manulife Financial Corporation
Withdrawal of Short Form Base Shelf Prospectus dated December 17, 2015
SEDAR Project Number 02428432**

On behalf of Manulife Financial Corporation (the "Issuer"), we hereby advise that the Issuer is withdrawing its short form base shelf prospectus dated December 17, 2015, effective immediately. The Issuer has filed a new final short form base shelf prospectus dated December 15, 2017 under SEDAR project number 02707971.

Yours truly,

"Michael C. Ward"

Michael C. Ward
Assistant Vice President & Senior Counsel