

For Immediate Release
December 17, 2015

Manulife U.S. Regional Bank Trust Announces Monthly Distribution For Class A and Class U Units

TORONTO – Manulife U.S. Regional Bank Trust (the “Fund”) (TSX:MBK.UN) announced today that a monthly cash distribution in the amount of C\$0.04160 per Class A Unit of the Fund and US\$0.04160 per Class U Unit of the Fund, will be paid on January 15, 2016 to unitholders of record as of December 31, 2015.

A unitholder who has continually held units since inception will have received a total of C\$0.66560 per Class A Unit and US\$0.66560 per Class U Unit as of the payment date.

For more information, please contact Manulife Customer Service at 1-888-333-3240.

About Manulife Investments

Manulife Investments, a division of Manulife Asset Management Limited, builds on 125 years of Manulife’s wealth and investment management expertise in managing assets for Canadian investors. As one of Canada’s leading integrated financial services providers, Manulife Investments offers a variety of products and services including segregated fund contracts, mutual funds, annuities and guaranteed interest contracts.

About Manulife Asset Management

Manulife Asset Management is the global asset management arm of Manulife, providing comprehensive asset management solutions for investors. This investment expertise extends across a broad range of public and private asset classes, as well as asset allocation solutions. As at September 30, 2015, assets under management for Manulife Asset Management were approximately C\$393 billion (US\$294 billion).

Manulife Asset Management’s public markets units have investment expertise across a broad range of asset classes including public equity and fixed income, and asset allocation strategies. Offices with full investment capabilities are located in the United States, Canada, the United Kingdom, Japan, Hong Kong, Singapore, Taiwan, Indonesia, Thailand, Vietnam, Malaysia, and the Philippines. In addition, Manulife Asset Management has a joint venture asset management business in China, Manulife TEDA. The public markets units of Manulife Asset Management also provide investment management services to affiliates’ retail clients through product offerings of Manulife and John Hancock. John Hancock Asset Management and Declaration Management and Research are units of Manulife Asset Management.

Additional information about Manulife Asset Management may be found at ManulifeAM.com.

About Manulife

Manulife Financial Corporation is a leading international financial services group providing forward-thinking solutions to help people with their big financial decisions. We operate as John Hancock in the United States, and Manulife elsewhere. We provide financial advice, insurance and wealth and asset management solutions for individuals, groups and institutions. At the end of 2014, we had 28,000 employees, 58,000

agents, and thousands of distribution partners, serving 20 million customers. At the end of September 2015, we had \$888 billion (US\$663 billion) in assets under management and administration, and in the previous 12 months we made more than \$23 billion in benefits, interest and other payments to our customers. Our principal operations are in Asia, Canada and the United States where we have served customers for more than 100 years. With our global headquarters in Toronto, Canada, we trade as 'MFC' on the Toronto, New York, and the Philippine stock exchanges and under '945' in Hong Kong. Follow Manulife on Twitter @ManulifeNews or visit www.manulife.com or www.johnhancock.com.

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