



**GIC Rate Summary Sheet - Top Rates by Category**  
**Effective Date - 14 Dec 2017**

<i>Category</i>	<i>1 Year</i>	<i>2 Year</i>	<i>3 Year</i>	<i>4 Year</i>	<i>5 Year</i>
<b>Minimum Deposit over \$5,000</b>					
<b>Non-Registered Annual GIC Rates</b>	2.100	2.300	2.600	2.700	2.850
<b>Non-Registered Compounding GIC Rates</b>	2.100	2.300	2.600	2.700	2.850
<b>RSP Compounding GIC Rates</b>	2.100	2.250	2.600	2.700	2.850
<b>RIF Compounding GIC Rates</b>	2.100	2.250	2.450	2.550	2.800
<b>Minimum Deposit over \$25,000</b>					
<b>Non-Registered Annual GIC Rates</b>	2.100	2.350	2.700	2.800	2.950
<b>Non-Registered Compounding GIC Rates</b>	2.100	2.350	2.700	2.800	2.950
<b>RSP Compounding GIC Rates</b>	2.100	2.350	2.700	2.800	2.950
<b>RIF Compounding GIC Rates</b>	2.100	2.250	2.450	2.550	2.800
<b>Minimum Deposit over \$100,000</b>					
<b>Non-Registered Annual GIC Rates</b>	2.100	2.350	2.700	2.800	2.950
<b>Non-Registered Compounding GIC Rates</b>	2.100	2.350	2.700	2.800	2.950
<b>RSP Compounding GIC Rates</b>	2.100	2.350	2.700	2.800	2.950
<b>RIF Compounding GIC Rates</b>	2.100	2.250	2.450	2.550	2.800
<b>Daily Savings Account</b>					
<b>Manulife Bank Advantage Account</b>				1.100	

**There is no risk to the principal amount invested when purchasing a GIC.**

*E. & O.E. Rates subject to change without notice. A Member of Registered Deposit Brokers Association.*

*We make available deposits issued by member institutions of Canada Deposit Insurance Corporation (CDIC).*

*\*Rates quoted above are subject to receipt of personal information as required under the Proceeds of Crime and Terrorist Financing act by each financial institution.*

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