



**GIC Rate Summary Sheet - Top Rates by Category**  
**Effective Date - 16-Jul-2018**

<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>	2.300%	2.750%	2.930%	3.000%	3.250%
<b>Non-Registered Compounding GIC Rates</b>	2.300%	2.750%	2.930%	3.000%	3.250%
<b>RSP Compounding GIC Rates</b>	2.300%	2.750%	2.850%	3.000%	3.230%
<b>RIF Compounding GIC Rates</b>	2.300%	2.750%	2.850%	3.000%	3.230%
<b>Minimum Deposit over \$25,000</b>					
<b>Non-Registered Annual GIC Rates</b>	2.300%	2.750%	2.930%	3.000%	3.250%
<b>Non-Registered Compounding GIC Rates</b>	2.300%	2.750%	2.930%	3.000%	3.250%
<b>RSP Compounding GIC Rates</b>	2.300%	2.750%	2.850%	3.000%	3.230%
<b>RIF Compounding GIC Rates</b>	2.300%	2.750%	2.850%	3.000%	3.230%
<b>Minimum Deposit over \$100,000</b>					
<b>Non-Registered Annual GIC Rates</b>	2.400%	2.850%	2.950%	3.100%	3.300%
<b>Non-Registered Compounding GIC Rates</b>	2.400%	2.850%	2.950%	3.100%	3.300%
<b>RSP Compounding GIC Rates</b>	2.400%	2.850%	2.950%	3.100%	3.300%
<b>RIF Compounding GIC Rates</b>	2.400%	2.850%	2.950%	3.100%	3.300%
<b>Daily Savings Account</b>					
<b>Manulife Bank Advantage Account</b>				1.250%	

**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 the Registered Deposit Brokers Association of Canada.*

*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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