



GIC Rate Summary Sheet - Top Rates by Category
Effective Date - 18-Jan-2019

<i>Category</i>	<i>1 Year</i>	<i>2 Year</i>	<i>3 Year</i>	<i>4 Year</i>	<i>5 Year</i>
Minimum Deposit over \$5,000					
Non-Registered Annual GIC Rates	2.600%	2.950%	3.100%	3.150%	3.200%
Non-Registered Compounding GIC Rates	2.600%	2.950%	3.100%	3.150%	3.200%
RSP Compounding GIC Rates	2.600%	2.950%	3.100%	3.150%	3.200%
RIF Compounding GIC Rates	2.600%	2.950%	3.100%	3.150%	3.200%
Minimum Deposit over \$25,000					
Non-Registered Annual GIC Rates	2.600%	2.950%	3.100%	3.150%	3.200%
Non-Registered Compounding GIC Rates	2.600%	2.950%	3.100%	3.150%	3.200%
RSP Compounding GIC Rates	2.600%	2.950%	3.100%	3.150%	3.200%
RIF Compounding GIC Rates	2.600%	2.950%	3.100%	3.150%	3.200%
Minimum Deposit over \$100,000					
Non-Registered Annual GIC Rates	2.700%	3.050%	3.200%	3.250%	3.300%
Non-Registered Compounding GIC Rates	2.700%	3.050%	3.200%	3.250%	3.300%
RSP Compounding GIC Rates	2.700%	3.050%	3.200%	3.250%	3.300%
RIF Compounding GIC Rates	2.700%	3.050%	3.200%	3.250%	3.300%
Daily Savings Account					
Manulife Bank Advantage Account				1.500%	

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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