



**GIC Rate Summary Sheet - Top Rates by Category**  
**Effective Date - 19-Apr-2024**

<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>	5.160%	4.950%	4.780%	4.540%	4.480%
<b>Non-Registered Compounding GIC Rates</b>	5.160%	4.950%	4.780%	4.540%	4.480%
<b>RSP Compounding GIC Rates</b>	5.160%	4.940%	4.760%	4.530%	4.480%
<b>RIF Compounding GIC Rates</b>	5.160%	4.940%	4.760%	4.530%	4.480%
<b>Minimum Deposit over \$25,000</b>					
<b>Non-Registered Annual GIC Rates</b>	5.160%	4.950%	4.780%	4.540%	4.480%
<b>Non-Registered Compounding GIC Rates</b>	5.160%	4.950%	4.780%	4.540%	4.480%
<b>RSP Compounding GIC Rates</b>	5.160%	4.940%	4.760%	4.530%	4.480%
<b>RIF Compounding GIC Rates</b>	5.160%	4.940%	4.760%	4.530%	4.480%
<b>Minimum Deposit over \$100,000</b>					
<b>Non-Registered Annual GIC Rates</b>	5.160%	4.950%	4.780%	4.540%	4.480%
<b>Non-Registered Compounding GIC Rates</b>	5.160%	4.950%	4.780%	4.540%	4.480%
<b>RSP Compounding GIC Rates</b>	5.160%	4.940%	4.760%	4.530%	4.480%
<b>RIF Compounding GIC Rates</b>	5.160%	4.940%	4.760%	4.530%	4.480%
<b>Daily Savings Account</b>					
<b>Manulife Bank Advantage Account</b>	2.850%				

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

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

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

*For coverage details see: <http://www.cdic.ca>*

**\*\*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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