



Non-Registered (Annual Interest)	1yr	2yr	3yr	4yr	5yr
Non-Registered - Monthly Pay	1yr	2yr	3yr	4yr	5yr
Registered - RSP/RIF (Annual Interest)	1yr	2yr	3yr	4yr	5yr
Registered - TFSA (Annual Interest)	1yr	2yr	3yr	4yr	5yr

Rate Special	
Manulife Advantage Accounts	
Personal Savings Accounts	0.00%
Personal RSP Savings Accounts	0.00%
Business Savings Accounts	0.00%
US Dollar Savings Accounts	0.00%
Tax Free Advantage Accounts (TFSA)	0.00%
Cashable 1 Year Rates	
Cashable after 30 days	
Notes	
1. All GIC rates calculated annually. 2. *Denotes FIs that allow Corp. deposits. 3. CUs collect a Membership Share for non-reg. terms (refunded at maturity). See the FI Guide for details 4. Short Term and US Dollar GIC Rates available upon request.	

For GICdirect Associate Office Use Only
Use the Rates Spreadsheet for rates by Financial Institution, Province, Plan, Corporate & Non-Resident availability. Use the FIG for specific FI requirements including Deposit Method and Membership Share amounts for each CU. Send Rate Hold (when applicable) using the template as outlined in the FIG (Financial Institution Guide). Provide Terms & Conditions (in application package) when applicable (only send to FI when specified).

Daily/Weekly Updates
1. FI Guide & FIST Updated 2. HOBK & HTS: Short Term Delays
For full updates go to the GIC Processing Centre