



GIC Rate Summary Sheet - Top Rates by Category
Effective Date - 11-Oct-2024

<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	3.870%	3.650%	3.570%	3.520%	3.540%
Non-Registered Compounding GIC Rates	3.870%	3.650%	3.570%	3.520%	3.540%
RSP Compounding GIC Rates	3.870%	3.570%	3.560%	3.520%	3.540%
RIF Compounding GIC Rates	3.870%	3.570%	3.560%	3.520%	3.540%
Minimum Deposit over \$25,000					
Non-Registered Annual GIC Rates	3.870%	3.650%	3.570%	3.520%	3.540%
Non-Registered Compounding GIC Rates	3.870%	3.650%	3.570%	3.520%	3.540%
RSP Compounding GIC Rates	3.870%	3.570%	3.560%	3.520%	3.540%
RIF Compounding GIC Rates	3.870%	3.570%	3.560%	3.520%	3.540%
Minimum Deposit over \$100,000					
Non-Registered Annual GIC Rates	3.880%	3.650%	3.570%	3.520%	3.540%
Non-Registered Compounding GIC Rates	3.880%	3.650%	3.570%	3.520%	3.540%
RSP Compounding GIC Rates	3.870%	3.570%	3.560%	3.520%	3.540%
RIF Compounding GIC Rates	3.870%	3.570%	3.560%	3.520%	3.540%
Daily Savings Account					
Manulife Bank Advantage Account				2.350%	

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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