

Guaranteed Interest Accounts (GIA/DIA)

Interest Rates as of October 11, 2024

Term	Rate	DIA Codes	
		GIF Select InvestmentPlus	MPIP Segregated Pools
Daily Interest Account (DIA)	3.600%	MGF80000	MPS90000

Term	Total Rate					GIA Codes	
		Base rate Under \$50,000	\$50,000 - \$99,999.99	\$100,000 - \$199,999.99	\$200,000 - \$499,999.99	\$500,000 - \$1,000,000+	GIF Select InvestmentPlus
Compound Interest							
1 month	3.000%	3.000%	3.000%	3.000%	3.000%	MGF80001	MPS90001
1 year	3.100%	3.150%	3.200%	3.250%	3.300%	MGF80012	MPS90012
2 years	2.850%	2.900%	2.950%	3.000%	3.050%	MGF80022	MPS90022
3 years	2.800%	2.850%	2.900%	2.950%	3.000%	MGF80032	MPS90032
4 years	2.900%	2.950%	3.000%	3.050%	3.100%	MGF80042	MPS90042
5 years	3.000%	3.050%	3.100%	3.150%	3.200%	MGF80052	MPS90052
6 years	3.000%	3.050%	3.100%	3.150%	3.200%	MGF80062	MPS90062
7 years	3.250%	3.300%	3.350%	3.400%	3.450%	MGF80072	MPS90072
8 years	3.350%	3.400%	3.450%	3.500%	3.550%	MGF80082	MPS90082
9 years	3.550%	3.600%	3.650%	3.700%	3.750%	MGF80092	MPS90092
10 years	3.550%	3.600%	3.650%	3.700%	3.750%	MGF80102	MPS90102

Term	Total Rate					GIA Codes	
		Base rate Under \$50,000	\$50,000 - \$99,999.99	\$100,000 - \$199,999.99	\$200,000 - \$499,999.99	\$500,000 - \$1,000,000+	GIF Select InvestmentPlus
Monthly Simple Interest*							
1 year	3.050%	3.100%	3.150%	3.200%	3.250%	MGF80011	MPS90011
2 years	2.800%	2.850%	2.900%	2.950%	3.000%	MGF80021	MPS90021
3 years	2.750%	2.800%	2.850%	2.900%	2.950%	MGF80031	MPS90031
4 years	2.850%	2.900%	2.950%	3.000%	3.050%	MGF80041	MPS90041
5 years	2.950%	3.000%	3.050%	3.100%	3.150%	MGF80051	MPS90051
6 years	2.950%	3.000%	3.050%	3.100%	3.150%	MGF80061	MPS90061
7 years	3.150%	3.200%	3.250%	3.300%	3.350%	MGF80071	MPS90071
8 years	3.250%	3.300%	3.350%	3.400%	3.450%	MGF80081	MPS90081
9 years	3.450%	3.500%	3.550%	3.600%	3.650%	MGF80091	MPS90091
10 years	3.450%	3.500%	3.550%	3.600%	3.650%	MGF80101	MPS90101

*Nominal annual interest rate. Rates are subject to change at any time without notice. Rates also applicable to Manulife Investment GIC and other legacy contracts, and Ideal Term Funds F-Class GIAs are only available to be purchased through contracts held in nominee or intermediary name.

Volume Bonus rates are based on GIA assets only and do not include any Segregated fund or DIA assets held in the contract.

Annual Simple Interest (1-year to 10-year terms) is available only for renewals of Manulife Investment GIC and other legacy contracts, and Ideal Term Funds. The rates are equivalent to the Compound Interest rates.

Current rates are available at manulifeim.ca/giarates. For GIA rates on contracts over \$1,000,000, please call the Manulife Investment Management Customer Service Centre.

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