

Guaranteed Interest Contract (GIC) - Legacy

Interest Rates as of November 16, 2020

Basic Account

Minimums: Contract - \$2,500, Account - \$1,000

Contract registration types - non-registered, RSP/LIRA/RLSP, TFSA and RRIF/LIF/LRIF/PRIF/RLIF

Investment Period**	Interest Option (%)			
	Annual*/Compound	Semi-Annual*	Quarterly*	Monthly*
	*Simple Interest for Non-Registered and TFSA accounts only.			
6 months	0.30	0.20	0.15	0.05
1 year	0.30	0.20	0.15	0.05
2 years	0.35	0.25	0.20	0.10
3 years	0.40	0.30	0.25	0.15
4 years	0.55	0.45	0.40	0.30
5 years	0.65	0.55	0.50	0.40
6 years	0.65	0.55	0.50	0.40
7 years	0.70	0.60	0.55	0.45
8 years	0.70	0.60	0.55	0.45
9 years	0.75	0.65	0.60	0.50
10 years	0.90	0.80	0.75	0.65
11-15 years	0.90	<--- RRIF/LIF LRIF/PRIF contracts only		
16-20 years	0.90	<--- RRIF/LIF LRIF/PRIF contracts only		
21-30 years	0.90	<--- RRIF/LIF LRIF/PRIF contracts only		

** Basic Account only: Add 6 months to a full year term and get the next highest term rate.
(e.g. 1 year 6 month term, receives the 2 year rate)

Basic Non-Cashable Account

Minimums: Contract - \$2,500, Account - \$1,000

Contract registration types - non-registered, RSP/LIRA/RLSP

Investment Period**	Interest Option (%)			
	Annual*/Compound	Semi-Annual*	Quarterly*	Monthly*
	*Simple Interest for Non-Registered and TFSA accounts only.			
6 months	0.45	0.35	0.30	0.20
1 year	0.45	0.35	0.30	0.20
2 years	0.50	0.40	0.35	0.25
3 years	0.55	0.45	0.40	0.30
4 years	0.70	0.60	0.55	0.45
5 years	0.80	0.70	0.65	0.55
6 years	0.80	0.70	0.65	0.55
7 years	0.85	0.75	0.70	0.60
8 years	0.85	0.75	0.70	0.60
9 years	0.90	0.80	0.75	0.65
10 years	1.05	0.95	0.90	0.80

** Basic Account only: Add 6 months to a full year term and get the next highest term rate.
(e.g. 1 year 6 month term, receives the 2 year rate)

Laddered Account

Minimums: Contract & Account - \$5,000 for 5 year, \$10,000 for 10 year

Contract registration types - non-registered, RSP/LIRA/RLSP, TFSA and RRIF/LIF/LRIF/PRIF/RLIF

Investment Period	Interest Option (%)			
	Annual*/Compound	Semi-Annual*	Quarterly*	Monthly*
	*Simple Interest for Non-Registered and TFSA accounts only.			
5 Year Ladder (Each 1 to 5 year terms - \$ evenly split)	0.70	0.60	0.55	0.45
10 Year Ladder (Each 1 to 10 year terms - \$ evenly split)	0.95	0.85	0.80	0.70

Escalating Rate Account

Minimums: Contract & Account - \$5,000

Contract registration types - RSP/LIRA/RLSP and TFSA

Investment Period	Escalating Annual Rate (%)					Effective Yield to Maturity
	Year 1	Year 2	Year 3	Year 4	Year 5	
3 years	0.30	0.35	0.40			0.35
5 years	0.30	0.35	0.40	0.55	0.65	0.45

Daily Interest Account

All contract registration types - non-registered, RSP/LIRA/RLSP, TFSA and RRIF/LIF/LRIF/PRIF/RLIF

Investment Period	(%)
Daily Interest Account	0.05

General Notes

- Non-Cashable and 10 year Laddered Terms are not available to existing Standard Life Ideal Term Funds policyholders.
- These rates do not include some options that are available to existing Standard Life Ideal Term Funds policyholders.
- Posted rates apply to amounts up to \$500,000. For GIC rates on contracts over \$500,000, please call the Manulife Investment Management Customer Service Centre.
- Manulife Investment Management GIC rates apply to reinvestments for all Maritime Life legacy products (including Manulife GIF Investment Account (MLIA)) that have been transferred to Manulife administration systems.

Current rates are available at manulifeim.ca/legacygicrates.