

Guaranteed Investment Accounts-Avg

UL100 (on or after September 18, 1994) - as of July 31, 2025

FIXED INTEREST ACCOUNTS

How This Account Works

Average GIA Accounts earns daily interest based on the average yield of Government of Canada bonds with terms to maturity of 10 or more years.

Guaranteed Investment Accounts (GIAs) are similar to Guaranteed Investment Certificates (GICs) offered by banks and trust companies. These accounts guarantee an interest rate from the day you invest your money until maturity. At maturity, your original investment and interest earned will reinvest for the same term unless you provide Manulife with different instructions prior to maturity.

Volatility and Risk

Average GIA Accounts can offer stable returns and investment security. These accounts combine the advantage of a long-term rate and come with a minimum interest rate guarantee. There is no minimum deposit for these accounts, making them ideal for regular monthly deposits

Guaranteed Investment Accounts (GIAs) can offer stable returns and investment security. Consider these accounts if you are an investor who needs guaranteed security for your investment and can commit to investments for a fixed period of time. There is no volatility associated with the return in this account as this is a guaranteed investment backed by the general assets of Manulife.

Contract Interest Guarantees

Product	Avg.	1 year	2 years	3 years	4 years	5 years	10 years	20 years
UL100 (ON OR AFTER SEPTEMBER 18, 1994)								
UL100 (On or after Sept 18, 1994)	2.00%	—	—	—	—	—	—	—
UL100 (PRIOR TO SEPTEMBER 18, 1994)								
UL100 (Prior to Sept 18, 1994)	4.00%	—	—	—	—	—	—	—
SIMPLE INTEREST								
UL100 (On or after Sept 18, 1994)	—	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
UL100 (Prior to Sept 18, 1994)	—	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
COMPOUND INTEREST								
UL100 (On or after Sept 18, 1994)	—	—	—	0.00%	—	2.00%	3.00%	—
UL100 (Prior to Sept 18, 1994)	—	—	—	0.00%	—	2.00%	3.00%	—

Contract Interest Rates Available as of July 31, 2025

Product	Avg.	1 year	2 years	3 years	4 years	5 years	10 years	20 years
UL100 (ON OR AFTER SEPTEMBER 18, 1994)								
UL100 (On or after Sept 18, 1994)	3.00%	—	—	—	—	—	—	—
UL100 (PRIOR TO SEPTEMBER 18, 1994)								
UL100 (Prior to Sept 18, 1994)	3.00%	—	—	—	—	—	—	—
SIMPLE INTEREST								
UL100 (On or after Sept 18, 1994)	—	2.00%	2.00%	2.00%	2.00%	2.00%	3.00%	3.00%
UL100 (Prior to Sept 18, 1994)	—	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
COMPOUND INTEREST								
UL100 (On or after Sept 18, 1994)	—	—	—	0.78%	—	2.00%	3.00%	—
UL100 (Prior to Sept 18, 1994)	—	—	—	0.78%	—	2.00%	3.00%	—

For more information, please contact your advisor or visit **manulife.ca/ul**

Source for all data: Transmission Media, as at July 31, 2025. Performance histories are not indicative of future performance.

Returns shown are after the MER/UL fee has been deducted. The Manufacturers Life Insurance Company is the issuer of all Manulife universal life contracts and the guarantor of any guarantee provisions therein. Manulife, Manulife & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license. The information in this document is subject to change without notice.