

Guaranteed Investment Accounts-10yrS

FIXED INTEREST ACCOUNTS

UL100 (on or after September 18, 1994) - as of February 28, 2026

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 good 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 good 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 February 28, 2026

| 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) | — | — | — | 0.55% | — | 2.00% | 3.00% | — |
| UL100 (Prior to Sept 18, 1994) | — | — | — | 0.55% | — | 2.00% | 3.00% | — |

For more information, please contact your advisor or visit [manulife.ca/ul](https://www.manulife.ca/ul)

Source for all data: Transmission Media, as at February 28, 2026. 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.