

Guaranteed Investment Accounts-3yr\$

FIXED INTEREST ACCOUNTS

Valued Client (on or after March 17, 2012) · as of July 31, 2025

How This Account Works

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

These accounts 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

The annual interest rate that applies to a GIA is guaranteed to be at least:

- 90% of the interest rate representing the effective annual yield on current coupon Government of Canada bonds with the same term period and effective date as the guaranteed investment account minus the guaranteed management fee, or
- 0% if the term is 3 years or less, 0.5% if the term is 5 years, 1.5% if the term is 10 years or more whichever is greater.

Contract Interest Rates Available as of July 31, 2025

Product	1 year	3 years	5 years	10 years	20 years
Compound Interest	—	0.78%	1.00%	1.50%	—
Simple Interest	0.73%	0.78%	1.00%	1.50%	1.53%

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.