

Savings Account

Manulife UL - as of February 28, 2026

FIXED INTEREST ACCOUNTS

How This Account Works

Similar to a daily interest account at a bank or trust company, this account earns interest daily at the current rate for that account. While Manulife always guarantees the principal and interest payment, the interest rate may change at any time.

Volatility and Risk

This account has the lowest risk, lowest volatility and earns the lowest rate of interest over the long term. Consider this account as a short-term account while you decide on your long-term investment strategy. Once you have determined your investment strategy, you can transfer your funds at any time.

Contract Interest Guarantees

The effective annual interest rate for this account is set at least weekly and is guaranteed to be at least:

- the then current yield on Government of Canada 91-day Treasury bills minus the guaranteed management fee, or
- 0%, whichever is greater.

Contract Interest Rates Available as of February 28, 2026

Product	Avg.
Manulife UL	1.16%

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.