

## GIC Competitive Rate Survey as at February 1, 2011

	1 Yr (%)	2 Yr (%)	3 Yr (%)	4 Yr (%)	5 Yr (%)	10 Yr (%)
<b>Manulife Investments Basic Cashable Account</b>	<b>0.60</b>	<b>1.10</b>	<b>1.60</b>	<b>2.15</b>	<b>2.90</b>	<b>3.25</b>
Canada Life	0.58	1.58	1.88	2.28	2.63	2.63
Desjardins Financial Security	1.45	1.80	2.10	2.40	2.65	3.20
Great West Life	0.83	1.83	2.13	2.53	2.88	2.88
Industrial Alliance	1.00	1.55	2.15	2.25	3.05	3.60
Standard Life	0.90	0.93	1.75	2.03	2.15	3.15
Sun Life	1.10	2.00	2.35	2.35	2.85	3.15

	1 Yr (%)	2 Yr (%)	3 Yr (%)	4 Yr (%)	5 Yr (%)	10 Yr (%)
<b>Manulife Investments Basic Non-Cashable Account</b>	<b>0.85</b>	<b>1.35</b>	<b>1.85</b>	<b>2.40</b>	<b>3.15</b>	<b>3.50</b>
Advisors Advantage Trust	1.50	2.05	2.50	2.85	3.20	n/a
HSBC (broker)	1.55	2.10	2.55	2.90	3.25	n/a
Laurentian Bank (broker)	1.60	2.20	2.60	2.90	3.25	n/a
<b>Manulife Bank</b>	<b>1.55</b>	<b>2.10</b>	<b>2.55</b>	<b>2.95</b>	<b>3.25</b>	n/a
National Bank (broker)	1.30	1.90	2.40	2.95	3.30	n/a
National Trust (broker)	1.50	2.05	2.50	2.85	3.20	n/a
TD Mortgage Corp. (broker)	n/a	n/a	.60	.80	1.00	n/a

### Choose a GIC with more bite!

#### Innovative GIC investment options

- **Basic (cashable) Account** - Earn higher rates by simply adding 6 months to a standard length term.<sup>1</sup>
- **Laddered Account** - Diversify your GIC portfolio by ensuring that a portion matures each year and is reinvested at attractive long-term rates. One attractive rate is given for all your initial terms.
- **Escalating Rate Account** - A rate that is guaranteed to increase each year until maturity.

**Early cashing privileges** - Access your Manulife Investments GIC in the case of emergency at any time.<sup>2</sup>

**Potential creditor protection** - Your GIC investment may be protected from creditors under certain circumstances, in the case of bankruptcy.

**Non-registered tax advantages** - Policy year tax reporting allows you to delay paying tax on interest earned for up to a year; you may also qualify for an annual pension income tax credit if you're 65 or older.

**Powerful estate planning opportunities** - Your beneficiaries will receive the full amount of your GIC investment including interest, privately and without charges upon death – avoiding probate delays and additional estate expenses.

**Invest with certainty** - Your GIC is backed by the strength of Manulife Financial. Manulife is a member of Assuris.<sup>3</sup>

**Source: Cannex. Annual effective rates for contracts of \$25,000. Rates subject to change without prior notice. E&OE**

The Manufacturers Life Insurance Company of Canada is the issuer of the Manulife Investments Guaranteed Interest Contract (GIC) and the Manulife Guaranteed Investment Funds Account (MLIA). <sup>1</sup>Add 6 months to a standard length (1 to 10 years) Basic Account term to get the next year's rate. <sup>2</sup>Early redemption surrender charges and pension restrictions may apply to the Manulife Investments GIC and MLIA Basic, Laddered and Escalating Rate accounts. <sup>3</sup> Visit [www.assuris.ca](http://www.assuris.ca) for more details. The information in this document is believed to be accurate at the time of publication. No part of this document may be reproduced in any manner. For information purposes only.