

The Manulife Financial GIC Advantage

More than your typical GIC

Manulife Term Account & Lifestyle RRIF GIC's

1/2 year rate bonuses

Earn even higher rates by simply adding 6 months to a standard full year term to get the next term's rate. See the GIC rate survey below.

Early cashing privileges

Access your money in the case of emergency from any Manulife Financial GIC term at any time*.

Powerful Estate Planning Opportunities

Your beneficiaries receive the full amount of your GIC investment (including accumulated interest) without charges immediately upon death. This is done privately outside your estate, avoiding the delays and expense of probate and legal fees.

Utilize special tax advantages

Earn income on non-registered terms that may be eligible for a \$1,000 Pension Tax Credit. Also, defer paying tax on your interest for one additional year.

Creditor Protection Strategies

Invest your personal assets with Manulife Financial to reduce future financial risk for you and your family in the unfortunate event of bankruptcy**.

Invest with confidence

Manulife Financial and the added protection of CompCorp Insurance*** back all Manulife Financial GIC investments.

Manulife GIC Rate Survey

As at November 12, 2002

| Financial Institution • \$50,000 Contract Value | Daily (%) | 1 Yr (%) | 2 Yr (%) | 3 Yr (%) | 4 Yr (%) | 5 Yr (%) | 6 Yr (%) | 10 Yr (%) |
|--|--------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| Manulife Financial (Full year terms) | 0.50 | 2.50 | 2.90 | 3.45 | 3.85 | 4.15 | 4.40 | 5.15 |
| Manulife Financial (1/2 year bonus) * Add 6 months to the full year term | n/a | 2.90⁺ | 3.45⁺ | 3.85⁺ | 4.15⁺ | 4.40⁺ | 4.55⁺ | 5.15⁺ |
| Insurance Companies | | | | | | | | |
| Canada Life | n/a | 2.38 | 2.63 | 3.13 | 3.63 | 4.00 | 4.13 | 5.13 |
| Great West Life | n/a | 2.00 | 2.38 | 3.00 | 3.38 | 4.00 | 3.50 | 3.50 |
| Standard Life | 0.75 | 2.13 | 2.50 | 3.00 | 3.38 | 3.75 | 4.00 | 4.63 |
| Sun Life | 0.50 | 2.38 | 2.75 | 3.13 | 3.63 | 4.00 | n/a | 4.63 |
| Transamerica Life | 0.50 | 2.30 | 2.80 | 3.45 | 4.05 | 4.30 | n/a | 5.25 |
| Banks & Trust Companies | | | | | | | | |
| Bank of Montreal | 0.25 | 2.00 | 2.60 | 3.00 | 3.60 | 4.05 | 4.05 | n/a |
| Bank of Nova Scotia | 0.25 | 2.00 | 2.60 | 3.25 | 3.70 | 4.15 | n/a | n/a |
| CIBC | 0.75 | 2.00 | 2.60 | 3.00 | 3.60 | 4.05 | n/a | n/a |
| HSBC Bank | 0.35 | 2.00 | 2.60 | 3.00 | 3.45 | 3.80 | n/a | n/a |
| ING Bank | 2.75 | 2.90 | 3.10 | 3.50 | 3.75 | 4.00 | n/a | n/a |
| Manulife Bank | 2.50 | 2.70 | 3.20 | 3.65 | 4.00 | 4.30 | n/a | n/a |
| Royal Bank | 0.25 | 2.00 | 2.60 | 3.00 | 3.60 | 4.05 | n/a | 4.45 |
| TD Canada Trust | 0.15 | 2.00 | 2.55 | 3.00 | 3.30 | 4.05 | n/a | n/a |

Source: Cannex. Annual effective rates for contracts of \$50,000. Rates subject to change without prior notice.

E&OE

* Surrender charges & pension restrictions may apply to Manulife Financial Guaranteed Interest Contracts (GIC).

** Insurance company contracts may provide creditor protection in certain situations.

*** CompCorp offers deposit protection up to specific dollar limits. Visit www.compcorp.ca for more details.