

Guaranteed Interest Accounts

Security for your investment, peace of mind for you

Introducing Manulife Investment Management Guaranteed Interest Accounts (GIAs) and Daily Interest Account (DIA)

Access straightforward investment options that can bring an important element of security to your financial plan. GIAs and the DIA safeguard your investment with competitive guaranteed rates, and provide significant tax, estate planning, and wealth-protection benefits. Plus: they are offered in contracts that easily let you move your money to a segregated fund with exposure to the growth potential of the markets, when you decide that's what you're looking for.¹

Eight reasons to consider adding GIAs or a DIA to your portfolio

- 1. Peace of mind:** GIAs and the DIA have no market exposure, so your investment is protected from market volatility. Rates are guaranteed.
- 2. Simplicity:** One contract lets you hold GIAs, a DIA, and segregated funds, and reports information in a single statement.
- 3. Flexibility:** Easily move between segregated funds and your GIAs or DIA¹ – a useful feature as your financial needs change, or during periods of volatility.

4. Estate planning benefits:

Designed to help transfer wealth to heirs quickly, privately², and cost-effectively.

5. Potential creditor protection³:

To help protect your personal assets from creditors.

6. Potential tax advantages for non-registered accounts:

Age 65 or older? Interest from your non-registered GIA may qualify for the annual pension income tax credit. Accrued interest from your GIA may also be an eligible source of pension income for purposes of income splitting.

7. Volume bonus:

Qualify for a volume bonus to increase the interest rate for your GIA investment, depending on the amount you invest. This bonus doesn't include the value of any segregated funds you hold, or a DIA.

8. Deposit protection:

Your investment is backed by the strength of The Manufacturers Life Insurance Company. In addition, Manulife is a member of Assuris. Assuris is the not for profit organization that protects Canadian policyholders in the event their life insurance company fails. Details about Assuris protection are available at www.assuris.ca.

¹ Available in the GIF Select InvestmentPlus and MPIP Segregated Pools contracts. Withdrawals, fund switches and/or transfers between investment options may be subject to fees and charges, result in tax consequences, and impact segregated fund guarantees.

² In Saskatchewan jointly held property and insurance policies with a named beneficiary are included on the application for probate but do not flow through the estate and are not subject to probate fees.

³ In certain circumstances, you can protect your contract from unforeseen bankruptcy by designating an irrevocable or preferred class beneficiary. Since there are some circumstances where creditor protection may not apply, you should consult a legal advisor to find out if you're eligible for this protection.

The features are especially attractive to investors who:

- Are looking for the security of guaranteed interest rates
- Seek liquidity,¹ especially in times of market volatility
- Require an income stream and want to take advantage of the pension tax credit when they are 65 and over
- Are looking for opportunities to pension income split with a spouse of any age, where the investor is 65 and over

What are the investment options?

Term	Features	How you benefit
Guaranteed Interest Account (GIA) One-month term One-year to 10-year terms	Earn a specified, guaranteed interest rate for your chosen term. Compound interest and monthly simple interest options available	Plan maturity dates to line up with future investment plans, expenditures, or lifestyle changes. Money is available to you at any time – when you need it ¹
Daily Interest Account (DIA)	A short-term option that provides easy access to your investment without fees	A convenient place to “park” your investment while you take time to make investment decisions

Available in all tax types.

For more information, speak with your advisor or visit manulifeim.ca/GIA

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