

Manulife Investments Guaranteed Interest Contract (GIC)

Closed to new contracts effective October 21, 2022

Quick reference card

Contract overview

Account options	Cashable GIA , Terms one month to 10 years in whole terms only
Interest Types	Compound, Annual Simple, and Monthly Simple
Registration types	Non-registered, RRSP, LIRA, TFSA, RLSP, RRIF, LIF, LRIF, PRIF, RLIF
Scheduled payments options	Non-registered and TFSA: interest only RRSP/LIRA/RLSP: not available RRIF/LIF/LRIF/PRIF/RLIF: minimum, maximum (LIF, RLIF & LRIF only), level, indexed
Scheduled payment frequency	Monthly, quarterly, semi-annual, or annually
Advisor rate discretion	Increase posted term rates with a proportional reduction in commission rate (not applicable to daily interest account)
Cashability	Early redemptions are available subject to potential surrender charges. Surrender charge = market value adjustment + expense recovery charge

Registered retirement income options

Registration types	RRIF, LIF, LRIF, RLIF, PRIF
Scheduled payment options	Minimum, maximum (LIF, RLIF & LRIF only), level or indexed level
Scheduled payment frequency	Monthly, quarterly, semi-annual, annually
Payment amount	Minimum: \$100 or legislative minimum (whichever is less)
Tax withholding options	Levelized minimum – levels out the amount of tax that is applied to each scheduled income payment Client specified rate – clients select a tax rate from 0 to 100% that best suits their needs (subject to government prescribed amounts)
Charge free	20% of the market value of GIA(s) as of December 31 of the prior calendar year. Any unused portion of the charge-free amount as defined above cannot be carried forward from one year to the next if you do not exercise this option.

Additional information

Interest rate information	Rates are available at manulifeim.ca/giarates
Contact us	Manulife Investment Management advisors: <ul style="list-style-type: none">• 1-888-790-4387 for all of Canada except Quebec• 1-800-355-6776 for Quebec or for service in French Managing general agents: <ul style="list-style-type: none">• 1-888-304-3188 for all of Canada except Quebec• 1-800-355-6776 for Quebec or for service in French National accounts: <ul style="list-style-type: none">• 1-888-533-9444 for all of Canada except Quebec• 1-800-355-6776 for Quebec or for service in French



For more information, please visit manulifeim.ca

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