



# GIC RATES



| Company        | Date Rate Updated | 1 yr | 2 yr | 3 yr | 4 yr | 5 yr | Minimum | Cashable | Cashable Details / Notes  |
|----------------|-------------------|------|------|------|------|------|---------|----------|---|
| Coast Capital  | May 16, 2017      | 1.45 | 1.55 | 1.65 | 1.70 | 1.90 | \$1000  | 0.95     | 1 yr - cashable after 30 days<br>Rates NOT reduced for monthly payment            |
| First West     | May 16, 2017      | 1.45 | 1.55 | 1.60 | 1.70 | 1.90 | \$5000  | 1.00     | 1 yr - cashable after 90 days<br>monthly payment reduced by .25%                  |
| Prospera       | May 16, 2017      | 1.50 | 1.60 | 1.60 | 1.65 | 1.80 | \$10000 | 0.80     | Cashable is daily interest savings rate<br>monthly pymt reduced by .25% (non-reg) |
| Manulife Bank  | May 16, 2017      | 1.10 | 1.25 | 1.40 | 1.60 | 1.80 | \$2500  | 0.50     | cashable after 30 days<br>monthly pymt reduced by .10% (non-reg)                  |
| Empire Life    | May 16, 2017      | 0.50 | 0.75 | 0.90 | 1.10 | 1.50 | \$500   |          | GIOs cashable with market rate adjustment<br>Banding at \$50,000 and \$100,000    |
| Equitable Life | May 16, 2017      | 0.50 | 1.00 | 1.20 | 1.45 | 1.70 | \$500   |          | GIOs cashable with market rate adjustment<br>Banding at \$25,000 and \$50,000     |
| Manulife (seg) | May 16, 2017      | 0.65 | 0.85 | 1.15 | 1.30 | 1.50 | \$5000  |          | GIOs cashable with market rate adjustment   |
| TD Bank        | May 16, 2017      | 0.85 | 0.90 | 1.00 | 1.05 | 1.50 | none    | 0.10     | cashable after 30 days  |
|                |                   |      |      |      |      |      |         |          |   |
|                |                   |      |      |      |      |      |         |          |   |

| Company                         | Daily Interest Rates | Notes |
|---------------------------------|----------------------|-------|
| Manulife Bank Advantage Account | 0.90                 |       |
| Prospera                        | 0.55                 |       |
|                                 |                      |       |
|                                 |                      |       |

***Note: Rates change daily without notice. Please contact Capri Wealth Management for the most current rates.***

The information contained herein is for Canadian residents only and does not constitute an offer to sell or a solicitation in any jurisdiction in which Manulife Securities or its Advisors are not appropriately licensed or registered or where any Product or Service is not eligible for sale. Details are available on request.

Manulife Securities Investment Services Inc. is registered as a Mutual Fund Dealer, or its equivalent, with the provincial securities commissions and as such our Advisors are entitled to sell mutual funds and other approved securities as permitted under our registration. They may also be able to provide other services or products to you through their own business. As a member of the Mutual Fund Dealers Association of Canada ("MFDA"), Manulife Securities Investment Services Inc. is obligated to disclose to you that you may be dealing with companies other than Manulife Securities Investment Services Inc. when purchasing services or products from your Associate (remuneration to your Associate may also come from various sources depending on the services or products purchased). For example, your Associate may offer any one or more of the following through a separate business, which would not be the responsibility of Manulife Securities Investment Services Inc.:

Deposit Instruments: GICs, Canada Savings Bonds;  
Fee for Service Financial Planning;  
Estate Planning;  
Tax Planning or Income Tax Preparation;  
Insurance: Life, Accident, Sickness, Disability, General.

Please be sure that you have a clear understanding of which company you are dealing with for each of your services and products. Your Associate would be happy to provide any clarification you require.