

Guaranteed Investment Certificates (GICs)/ Deposit Accounts

Investing in GICs offers secure and guaranteed growth for your money, providing reassurance and stability to your financial portfolio. With low-risk options and simplicity in management, GICs are an effective choice for both new and seasoned investors.

Key Benefits of GICs:

1. **Growth:** Enjoy a guaranteed increase in your investment.
2. **Security:** Rest easy with the assurance of CDIC protection up to prescribed limits for all GIC booked with eligible institutions.
3. **Flexibility:** Choose from a variety of terms and institutions to suit your financial goals.
4. **Simplicity:** Manage all your GICs in a single account for streamlined tracking and prompt renewal.

Best Interest Rates as of: January 5, 2024

- Noted below are the best GIC rates offered amongst various institutions for various Term.

Best Available GIC Rates as of Jan 5' 24 (p.a.) Across all financial institutions (Individual or Corporation)/ CDIC Covered/ Some conditions apply						
5 Years	4 Years	3 Years	2 Years	1 Year	30 Days Cashable	90 Days Cashable
4.16%	4.30%	4.41%	4.56%	5.01%	4.30%	4.50%

- Noted below are the best GIC Rates offered amongst various institutions for shorter Term.

Best Available Short Term GIC Rates as of Jan 5' 24 (p.a.) Individual or Corporation)/ CDIC Covered/ Some conditions apply					
270 Days	180 Days	120 Days	90 Days	60 Days	30 Days
4.75%	4.50%	4.50%	4.50%	4.30%	4.30%

- Noted below are the best High Interest account accounts rate offered by Manulife Bank.

Manulife Bank High Interest Adv. Acct-Interest (p.a.) as of Jan 5th '2024 (Individual or Corporation)/ CDIC Covered/ Some conditions apply					
Personal/ Individual				Business/ Corporation	
CAD	CAD - RSP/ TFSA	CAD - RSP/ TFSA PROMOTIONAL	USD	CAD	USD
2.85%	2.10%	3.40%	0.20%	2.85%	0.20%

- Noted below are the best Money Market Funds rates offered within a Manulife Securities Investment Account.

Money Market Funds in Manulife Securities Inv. Account Interest per annum as of Jan 5th' 24	
Personal/ Individual/ Business / Corporation	
CAD	USD
4.60%	4.25%

Please note:

- GIC rates change each day. Please submit the request for a GIC quote using the GIC Quote button on the website and we will reach out to you with the best possible rate offered for your specific requirement.
- Access to GIC is offered by many Banks and other Institutions. We have partnered with nearly 20 institutions to provide a choice in booking GICs with multiple institutions which includes amongst others, Banks such as CIBC, Bank of Nova Scotia, Manulife Bank, National Bank, Equitable Bank etc.
- All GICs are booked with institutions who have the CDIC – Canadian Deposit Insurance Corporation Protection
- All the GICs are booked within a single account which saves you the hassle of opening multiple accounts with several institutions.
- Keeping all the GICs in one account enables exercising care to identify and highlight to you if the booking of a new GIC would result in your aggregate GIC with an institution to exceed the CDIC coverage.
- Maintaining GICs through us streamlines the management of renewal of GIC to alert you about matured GIC and speedily booking them which means funds are always working.

Please let me know if you have an interest in booking GIC and would like to get a quote to take advantage of the high interest rates using the GIC Quote button.

Please feel free to reach me for any additional questions you might have used book a meeting/ Call back button on our website.



"Proactive, Personalized and Professional Wealth Management Services"

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[Schedule a meeting](#)

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