

# Manulife Guaranteed Interest Accounts

## Volatility and risk

These accounts offer good returns and excellent investment security. Consider these accounts if you are an investor who needs guaranteed security for your investment and can commit to investments for a fixed period of time. There is no volatility associated with the return in this account and there is minimal risk as this is a guaranteed investment backed by the general assets of Manulife Financial.

## How GIAs work

Similar to Guaranteed Investment Certificates (GICs) offered by banks and trust companies, these accounts guarantee an interest rate from the day you invest your money until maturity. At maturity, your original investment and interest earned will reinvest for the same term unless you provide Manulife with different instructions prior to maturity.

When contributions are invested in these accounts, they earn the current interest rate at the time of the deposit. Interest is credited to the account monthly, and is compounded annually. Each contribution made to a GIA accumulates for the term selected at the guaranteed rate in effect on the date Manulife Financial's head office receives it. The GIA operates on a compound interest basis which means that the guaranteed interest rate applies to both principal and interest.

## What these accounts offer

- Guaranteed returns when held to maturity
- Principal and interest backed by the assets of Manulife Financial
- A 5 year term

Investment code - 1005

## How the Daily Interest Accounts are protected

Manulife Financial is a member of Assuris. With Assuris, consumers may be entitled to protection against the loss of their savings and retirement income if a member financial institution becomes insolvent. You can call Assuris at 1-866-878-1225 for details about maximum coverage guarantees.

## Volatility meter

