

Manulife Investments Guaranteed Interest Contract (GIC)

Basic Account

Last Changed: 15-May-2012

* Minimums: Contract - \$2,500, Account - \$1,000

* Available for all contract registration types - non-registered, RSP/LIRA/RLSP, TFSA and RRIF/LIF/LRIF/PRIF/RLIF contracts

* Basic Account: 1/2 year rate bonus applicable when 6 months is added to standard length 1 to 10 year term (example: 4 1/2 year term = 5 year rate)

Investment Period	Rate Applicable to Basic GIC Account only:	Interest Options (%)			
		Annual* / Compound	Semi-Annual*	Quarterly*	Monthly*
		*Simple Interest for Non-registered and TFSA Accounts Only			
6 month	6 month - 1 year less 1 day	0.30	0.20	0.15	0.05
1 Year	1 - 1 1/2 years less 1 day	0.80	0.70	0.65	0.55
2 Year	1 1/2 - 2 1/2 years less 1 day	1.15	1.05	1.00	0.90
3 Year	2 1/2 - 3 1/2 years less 1 day	1.40	1.30	1.25	1.15
4 Year	3 1/2 - 4 1/2 years less 1 day	1.65	1.55	1.50	1.40
5 Year	4 1/2 - 5 1/2 years less 1 day	1.75	1.65	1.60	1.50
6 Year	5 1/2 - 6 1/2 years less 1 day	1.80	1.70	1.65	1.55
7 Year	6 1/2 - 7 1/2 years less 1 day	2.00	1.90	1.85	1.75
8 Year	7 1/2 - 8 1/2 years less 1 day	2.10	2.00	1.95	1.85
9 Year	8 1/2 - 9 1/2 years less 1 day	2.30	2.20	2.15	2.05
10 Year	9 1/2 - 10 years	2.40	2.30	2.25	2.15
11 - 15 Year	10 1/2 - 15 1/2 years less 1 day	2.40	<---- RRIF/LIF/LRIF/PRIF contracts only		
16 - 20 Year	15 1/2 - 20 1/2 years less 1 day	2.40	<---- RRIF/LIF/LRIF/PRIF contracts only		
21 - 30 Year	20 1/2 - 30 years	2.40	<---- RRIF/LIF/LRIF/PRIF contracts only		

Basic Non-Cashable Account

Last Changed: 15-May-2012

* Minimums: Contract - \$2,500, Account - \$1,000

* Available for non-registered and RSP/LIRA/RLSP contracts only (not available for RRIF/LIF/LRIF/PRIF/RLIF or TFSA contracts)

* 1/2 year rate bonus does not apply

Investment Period	Rate Applicable to:	Interest Options (%)			
		Annual* / Compound	Semi-Annual*	Quarterly*	Monthly*
		*Simple Interest for Non-registered Accounts Only			
6 month	6 month - 1 year less 1 day	0.55	0.45	0.40	0.30
1 Year	1 - 2 years less 1 day	1.05	0.95	0.90	0.80
2 Year	2 - 3 years less 1 day	1.40	1.30	1.25	1.15
3 Year	3 - 4 years less 1 day	1.65	1.55	1.50	1.40
4 Year	4 - 5 years less 1 day	1.90	1.80	1.75	1.65
5 Year	5 - 6 years less 1 day	2.00	1.90	1.85	1.75
6 Year	6 - 7 years less 1 day	2.05	1.95	1.90	1.80
7 Year	7 - 8 years less 1 day	2.25	2.15	2.10	2.00
8 Year	8 - 9 years less 1 day	2.35	2.25	2.20	2.10
9 Year	9 - 10 years less 1 day	2.55	2.45	2.40	2.30
10 Year	10 years	2.65	2.55	2.50	2.40

Laddered Account

Last Changed: 15-May-2012

* Minimums: Contract & Account - \$5,000 for 5 year, \$10,000 for 10 year

* Available for all contract registration types - non-registered, RSP/LIRA/RLSP, TFSA and RRIF/LIF/LRIF/PRIF/RLIF contracts

Investment Period	Rate Applicable to:	Interest Options (%)			
		Annual* / Compound	Semi-Annual*	Quarterly*	Monthly*
		*Simple Interest for Non-registered and TFSA Accounts Only			
5 Year Ladder	Each 1 to 5 year term (\$ evenly split)	1.60	1.50	1.45	1.35
10 Year Ladder	Each 1 to 10 year term (\$ evenly split)	2.05	1.95	1.90	1.80

Escalating Rate Account

Last Changed: 15-May-2012

 * Minimums: Contract & Account - \$5,000
 * Available for RSP/LIRA/RLSP and TFSA contracts only (not available for non-registered or RRIF/LIF/LRIF/PRIF/RLIF contracts)

Investment Period	Rate Applicable to:	Escalating Annual Rate (%)					Effective Yield to Maturity (%)
		Year 1	Year 2	Year 3	Year 4	Year 5	
3 Year	Each year of the 3 year account	0.60	- 1.00	2.80	-		1.46
5 Year	Each year of the 5 year account	0.70	1.00	2.00	2.10	3.25	1.81

Market Growth Account

 * Minimums: Contract & Account - \$5,000
 * Available for RSP/LIRA/RLSP contracts only (not available for non-registered, TFSA or RRIF/LIF/LRIF/PRIF/RLIF contracts)

Offering Period	Rate Applicable to:	(%)

Not currently available for sale

Daily Interest Account

Last Changed: 9-Jun-2009

* Available for all contract registration types - non-registered, RSP/LIRA/RLSP, TFSA and RRIF/LIF/LRIF/PRIF/RLIF contracts

Investment Period	Rate Applicable to:	(%)
Daily	Daily Interest Account	0.25

Payout Annuities

Immediate Annuity

Last Changed: 15-May-2012

 *Contract minimum: \$10,000
 *Source of Funds: Can be purchased with funds from all tax types
 *Annuity types: Single Life, Joint & Survivor Life and Term Certain

Immediate Annuity rates have changed.

Sample Income:	Single Life Annuity			Term Certain Annuity		
	Male -Age:	Annual Income**	Income as % of Premium	Term	Annual Income**	Income as % of Premium
\$100,000, Male, non-registered, prescribed annuity, 10 year guarantee*	65	\$6,093	6.1%	5 years	\$20,159	20.2%
	70	\$6,913	6.9%	10 years	\$11,024	11.0%
	75	\$7,956	8.0%			
	80	\$9,139	9.1%			

 *Income will vary with the length of payment guarantee period chosen.
 **Annual Income represents sum of 12 monthly payments
 For illustration purposes only. Results are not guaranteed and will vary.

General Notes:

- Changing rates are indicated by a "+" or "-".
- To hold a GIC or Immediate Annuity rate overnight, call 1-800-887-9331 or in Quebec 1-800-244-9834 (request for Rate Guarantee must be received by fax the following day)
- For GIC rates on contracts over \$500,000, please call our Wealth Management Customer Service Centre.
- Posted rates apply to amounts up to \$500,000. For GIC rates on contracts over \$500,000, please call our Wealth Management Customer Service Centre.
- Manulife Investments GIC rates apply to subsequent deposits for all Maritime Life legacy products (including Manulife GIF Investment Account (MLIA) that have been transferred to Manulife Financial administration systems.
- When quoting Manulife Investments GIC rates, confirm the current rate change # in effect by calling our automated rate line at 1-800-268-6640.
- Rate Surveys are available through Manulife's advisor-only website www.manulifeinvestments.ca

Customer Service Centres:

Manulife Investments and Manulife Securities advisors	1-888-790-4387	For all of Canada except Quebec
Managing General Agents	1-888-304-3188	For all of Canada except Quebec
National Accounts	1-888-533-9444	For all of Canada except Quebec
For Quebec or for service in French	1-800-355-6776	