



## GIC RATES



Company	Effective Date	1 yr	2 yr	3 yr	4 yr	5 yr	Minimum	Cashable	Cashable Details / Notes
Coast Capital	Jan 30, 2012	1.85	2.05	2.30	2.40	2.65	\$1000	1.20	1 yr - cashable after 30 days Rates NOT reduced for monthly payment
First West	Jan 30, 2012	2.50	2.05	2.20	2.40	2.65	\$5000	1.00	1 yr - cashable after 90 days monthly payment reduced by .25%
Prospera	Jan 30, 2012	1.70	1.85	2.00	2.35	2.55	\$1000	0.90	1 yr - cashable after 30 days monthly pymt reduced by .25% (non-reg)
Manulife Bank	Jan 30, 2012	1.45	2.10	2.25	2.35	2.65	\$2500	0.50	cashable after 30 days
Empire Life	Jan 30, 2012	0.70	0.80	1.00	1.20	1.55	\$500		GIOs cashable with market rate adjustment Banding at \$50,000 and \$100,000
Equitable Life	Jan 30, 2012	1.11	1.31	1.51	1.66	1.81	\$500		GIOs cashable with market rate adjustment Banding at \$25,000 and \$50,000
Great West Life	Jan 30, 2012	0.75	1.05	1.25	1.45	1.50	\$500		GIOs cashable with market rate adjustment Banding at \$25,000 and \$50,000
Manulife (seg)	Jan 30, 2012	1.25	1.50	1.75	1.85	2.00	\$5000		GIOs cashable with market rate adjustment
TD Bank	Jan 30, 2012	1.15	1.30	1.40	1.60	1.85	none	0.66	cashable after 30 days

Company	Daily Interest Rates	Notes
Manulife Bank	1.75	TFSA paying 2.25%
Prospera	1.20	

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

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