

**Personal and Business non-registered accounts**

	<b>Advantage Account</b>	<b>Business Advantage Account</b>
<b>Product Summary</b>	High-interest, full access, low fees, savings account for individuals	High-interest, fully liquid investment account for businesses excess cash
<b>Tax Status</b>	Non-registered	Non-registered
<b>Availability<sup>1</sup></b>	Client name (off-book)	Client name (off-book)
<b>Minimum Deposit<sup>2</sup></b>	None	None
<b>Interest Structure</b>	Variable rate. Full rate paid on every dollar. No tiers.	Variable rate. Full rate paid on every dollar. No tiers.
<b>Liquidity</b>	Fully liquid—no penalty for withdrawal.	Fully liquid—no penalty for withdrawal.
<b>Deposit Options and Account Fees<sup>3, 4</sup></b>	Mobile deposit; fund transfer; <sup>6</sup> mail in cheque; direct deposit; ATM (THE EXCHANGE <sup>®</sup> Network <sup>7</sup> ); at RBC Royal Bank branches; <i>Interac</i> e-Transfer <sup>®</sup> . No fees.	Mobile deposit; fund transfer; <sup>6</sup> mail in cheque; direct deposit; at RBC Royal Bank branches; <i>Interac</i> e-Transfer <sup>®</sup> . No fees.
<b>Withdrawal Options and Account Fees<sup>5</sup></b>	Fund transfers <sup>6</sup> ..... No fee Cheque ..... No fee ATM withdrawals (in Canada) ..... \$1.50 Direct payment purchases ..... \$1.00 Bill payments ..... \$1.00 <i>Interac</i> e-Transfer <sup>®</sup> ..... \$1.00  No charge for withdrawals when the balance is \$1,000 or higher at the time of transaction.	Fund transfers <sup>6</sup> ..... No fee Bill payments ..... \$1.00 Cheque ..... \$1.50 <i>Interac</i> e-Transfer <sup>®</sup> ..... \$1.00
<b>Statements</b>	e-Statements: Free monthly or semi-annually Paper statements: Free semi-annually or monthly for \$2/month	e-Statements: Free monthly Paper statements: Monthly for \$2/month
<b>CDIC Eligibility</b>	May be eligible	May be eligible
<b>Advisor Compensation</b>	25 bps on minimum monthly balance	25 bps on minimum monthly balance
<b>Application Form</b>	Online application, BankLink or AB0168E	BankLink AB0211E (Business) AB0908E (Trusts and Estates)
<b>Rate Information</b>	Visit <a href="http://manulifebank.ca">manulifebank.ca</a> or <a href="http://manulife.ca/advisors">manulife.ca/advisors</a> ; or call 1-877-765-2265 to enroll for rates by email.	

**Advisor Support**

Call the Advisor Sales Support line at 1-800-567-9170.  
For inquiries regarding nominee name submitted business, contact your dealer.

**Resources**

Forms and marketing materials for Manulife Bank Deposit Products are available from your local Manulife representative or Advisor Portal ([manulife.ca/advisors](http://manulife.ca/advisors)).

**Mail completed documentation to:** Manulife Bank, 500 King St. North, Waterloo, Ontario, N2J 4C6

## Registered accounts

	Tax-Free Advantage Account	Registered Advantage Account	Retirement Income Advantage Account
<b>Product Summary</b>	High-interest, fully liquid Tax-Free Savings Account	High-interest, fully liquid registered savings account—alternative to money market fund	High-interest, fully liquid registered retirement income account
<b>Tax Status</b>	Tax-Free Savings Account (TFSA)	Registered – RRSP only	Registered – RRIF only
<b>Availability<sup>1</sup></b>	Client name (off-book)	Client name (off-book)	Client name (off-book)
<b>Minimum Deposit<sup>2</sup></b>	None	None	\$1,000
<b>Interest Structure</b>	Variable rate. Full rate paid on every dollar. No tiers.	Variable rate. Full rate paid on every dollar. No tiers.	Variable rate. Full rate paid on every dollar. No tiers.
<b>Liquidity</b>	Fully liquid—no penalty for withdrawal.	Fully liquid—no penalty for withdrawal. Withholding taxes are applicable.	Fully liquid—no penalty for withdrawal. Withholding taxes are applicable.
<b>Deposit Options and Fees<sup>3,4</sup></b>	Mail in cheque; RBC Royal Bank deposit slips via advisor; fund transfer. <sup>6</sup> No fees.	Mail in cheque; RBC Royal Bank deposit slips via advisor; fund transfer. <sup>6</sup> No fees.	Registered transfer from an RRSP or RRIF. No fees.
<b>Withdrawal Options and Fees</b>	Fund transfers <sup>6</sup> .....No fee Registered fund transfers .....No fee Official Cheque.....No fee	Fund transfers <sup>6</sup> .....No fee Registered fund transfers .....No fee Official Cheque.....No fee	Fund transfers <sup>6</sup> .....No fee Registered fund transfers .....No fee Official Cheque .....No fee
<b>Statements</b>	e-Statements: Free semi-annually Paper statements: Free semi-annually	e-Statements: Free semi-annually Paper statements: Free semi-annually	e-Statements: Free semi-annually Paper statements: Free semi-annually
<b>CDIC Eligibility</b>	May be eligible	May be eligible	May be eligible
<b>Advisor Compensation</b>	25 bps on minimum monthly balance	25 bps on minimum monthly balance	25 bps on minimum monthly balance
<b>Application Form</b>	Online application, BankLink or AB0490E	Online application, BankLink or AB0168E	AB0168E
<b>Rate Information</b>	Visit <a href="http://manulifebank.ca">manulifebank.ca</a> or <a href="http://manulife.ca/advisors">manulife.ca/advisors</a> ; or call 1-877-765-2265 to enroll for rates by email.		

## Investment accounts

	<b>\$US Advantage Account</b>	<b>\$US Business Advantage Account</b>	<b>Short-Term Deposits (30–364 days)</b>	<b>Guaranteed Investment Certificate (1–5 years)</b>
<b>Product Summary</b>	High-interest personal investment account for U.S. dollars	High-interest non-personal investment account for U.S. dollars	Cashable, short-term, interest-bearing investment in Canadian dollars	Long-term, interest-bearing investment in Canadian dollars
<b>Tax Status</b>	Non-registered	Non-registered	Client name: Personal, Business, and Registered (RRSP or RRIF) Nominee: All tax types	Client name: Personal, Business and Registered (RRSP, TFSA, or RRIF) Nominee: All tax types
<b>Availability<sup>1</sup></b>	Client name (off-book)	Client name (off-book)	Client name (off-book) Nominee name (on-book)	Client name (off-book) Nominee name (on-book)
<b>Minimum Deposit<sup>2</sup></b>	None	None	\$25,000	\$2,500 \$10,000 for monthly interest (non-registered only)
<b>Interest Structure</b>	Variable rate. Full rate paid on every dollar. No tiers.	Variable rate. Full rate paid on every dollar. No tiers.	Fixed rate. Interest rate pro-rated to the number of days the investment is active.	Monthly, semi-annual, or annual interest payments (non-registered). Annual compound interest paid at maturity (Personal, Business, RRSP, RRIF, and TFSA).
<b>Liquidity</b>	Fully liquid—no penalty for withdrawal.	Fully liquid—no penalty for withdrawal.	Redeemable prior to maturity, subject to a 1.25% rate reduction and a \$25 administration fee.	Non-redeemable prior to maturity (Personal, Business, RRSP, and RRIF). TFSA can be redeemed prior to maturity subject to market value adjustment and expense recovery fees.
<b>Deposit Options and Fees<sup>3,4</sup></b>	U.S. currency deposits only. Fund transfer <sup>6</sup> ; mail in cheque. No fees.	U.S. currency deposits only. Fund transfer <sup>6</sup> ; mail in cheque. No fees.	Client name: Cheque, local deposit via advisor (Personal, Business, and RRSP), registered transfer (RRSP and RRIF). No fees. Nominee: Deposit money to your dealer's trading system. No fees.	Client name: Cheque, local deposit via advisor (Personal, Business, RRSP, and TFSA), registered transfer (RRSP, TFSA, and RRIF). No fees. Nominee: Deposit money to your dealer's trading system. No fees.
<b>Withdrawal Options and Fees<sup>5</sup></b>	Fund transfer to another \$US account at a Canadian financial institution.....No fee	Fund transfer to another \$US account at a Canadian financial institution.....No fee	Withdrawals are available upon request (early redemption fees apply).	Deposit is locked in for the full term (Personal, Business, RRSP, and RRIF). TFSA early redemptions are subject to early redemption fees. RRIF: If a scheduled payment is to be funded by a GIC, the amount is taken from the GIC with the lowest rate. This is the only case where RRIF GICs are redeemable prior to maturity.
<b>Statements</b>	e-Statements: Free monthly or semi-annually Paper statements: Free semi-annually or monthly for \$2/month	e-Statements: Free semi-annually Paper statements: Free semi-annually	Client name: Deposit confirmation and renewal notice	Client name: Deposit confirmation and renewal notice
<b>CDIC eligibility</b>	May be eligible	May be eligible	May be eligible	May be eligible
<b>Advisor Compensation<sup>8</sup></b>	25 bps on minimum monthly balance	25 bps on minimum monthly balance	20 bps per annum, pro-rated	25 bps per year of term
<b>Application Form</b>	BankLink or AB0168E	BankLink AB0211E (Business) AB0908E (Trusts and Estates)	Client name: BankLink (Personal, Business, and RRSP) AB0168E (Personal, RRSP, and RRIF) AB0211E (Business) AB0908E (Trusts and Estates)	Client name: BankLink (Personal, Business, RRSP, and TFSA) AB0168E (Personal, RRSP, and RRIF) AB0490E (TFSA) AB0211E (Business) AB0908E (Trusts and Estates)
<b>Rate Information</b>	Visit <a href="http://manulifebank.ca">manulifebank.ca</a> or <a href="http://manulife.ca/advisors">manulife.ca/advisors</a> ; or call 1-877-765-2265 to enroll for rates by email.			

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- <sup>1</sup> Manulife Bank personal deposit accounts are available for Canadian residents with Canadian issued identification. Non-personal deposit accounts are available only to businesses and organizations registered in Canada.
- <sup>2</sup> Manulife Bank reserves the right to restrict deposits greater than \$5 million per client. Manulife Securities advisors' clients may have higher limits on Advantage account products. For amounts greater than the limits mentioned above or for more information, please contact Manulife Bank at 1-800-567-9170.
- <sup>3</sup> Funds are subject to a standard hold of 2–8 business days. In some cases, this duration may be extended. Visit [manulifebank.ca](https://www.manulifebank.ca) for additional information.
- <sup>4</sup> Cheques deposited into Manulife Bank accounts must be drawn from a Canadian financial institution. Cheques from foreign institutions are not accepted.
- <sup>5</sup> Fees for other services may apply. For more information, visit [manulifebank.ca](https://www.manulifebank.ca).
- <sup>6</sup> Fund transfer to an account in the same name at another Canadian financial institution.
- <sup>7</sup> Fiserv EFT is the owner of THE EXCHANGE® trade mark and its associated rights. Fiserv EFT has granted FICANEX® the exclusive right to use, market and sublicense THE EXCHANGE® trade mark and the intellectual property rights associated with the operation of THE EXCHANGE® Network throughout Canada. Manulife Bank of Canada is an authorized user of the mark.
- <sup>8</sup> Compensation for \$US Advantage Account and \$US Business Advantage Account is based on the balance in U.S. dollars and paid in Canadian dollars.



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