

Manulife Securities Incorporated

Interest Rate Schedule

Interest rates are determined by Manulife Securities in its sole discretion and are established as a variable rate based on the prime rates posted on the Bank of Canada and the Federal Reserve websites. The interest rates Manulife Securities pays on credit cash balances or charges on amounts owed by you are described below.

Credit Cash Balances

Interest earned on client cash held in trust is calculated daily and will be paid to your account on a non-cumulative monthly basis when the interest calculation exceeds \$2 based on the following chart:

Account Type		Canadian	U.S.
Nominee Registered	\$0 - \$24,999.99	Prime minus 4.50%	
	\$25,000 - \$49,999.99	Prime minus 4.25%	
	\$50,000 - \$99,999.99	Prime minus 3.50%	
	\$100,000+	Prime minus 3.25%	
Nominee Non-Registered (cash) and Margin	\$0 - \$24,999.99	Prime minus 4.50%	Prime minus 4.50%
	\$25,000 - \$49,999.99	Prime minus 4.25%	Prime minus 4.50%
	\$50,000 - \$99,999.99	Prime minus 3.50%	Prime minus 4.50%
	\$100,000+	Prime minus 3.25%	Prime minus 4.50%
Client Name		0%	0%

Debit Cash Balances

Interest is calculated daily and will be charged to your account on a non-cumulative monthly basis when the interest calculation exceeds \$2.

Account Type		Canadian	U.S.
Nominee Non-Registered (Cash)		Prime +3.5%	Prime +3.5%
Nominee Registered		Prime +3.5%	
Nominee Margin	\$0.01 - \$9,999.99	Prime +2.25%	Prime +2.25%
	\$10,000 - \$24,999.99	Prime +2.00%	Prime +2.00%
	\$25,000 - \$49,999.99	Prime +1.75%	Prime +1.75%
	\$50,000 - \$99,999.99	Prime +1.50%	Prime +1.50%
	\$100,000 - \$1,000,000	Prime +1.25%	Prime +1.25%
	> \$1,000,000	Prime +1.25%	Prime +1.25%

The most recent version of the **Manulife Securities Interest Rate Schedule** is available at www.manulifesecurities.ca.