



MACNAUGHTON & WARD
FINANCIAL SERVICES LTD

INSURANCE - INVESTMENTS - WEALTH MANAGEMENT

Website : www.MWFS.ca

Toll Free: 1.800.397.0115

Today's Best Guaranteed Rates

Term Deposits		GICs	RRSPs
30 - 59 days	1.00%	1 year	2.50%
60 - 89 days	1.20%	18 months	2.60%
90 - 119 days	1.47%	2 years	2.10%
120 - 179 days	1.50%	3 years	2.31%
180 - 269 days	1.53%	4 years	2.40%
270 - 364 days	1.60%	5 years	2.71%
Minimum Deposit: \$5,000			

SPECIALS: One year **CASHABLE GIC @ 1.25%***

* Cashable after 30 days; Minimum Deposit \$1,000.

DAILY: Advantage Account @ 1.75% **

Business Advantage Account @ 1.5% **

Tax Free Savings Account - TFSA @ 2.25% **

Registered (RRSP) Advantage Account @ 2.25% **

US\$ DAILY: \$US Advantage Account @ 0.60% **

* Cashable after 30 days; Minimum Deposit \$1,000.

** No minimum; High interest; Easy access and flexible.

Interest is calculated on the closing daily balance and paid monthly

**TAX FREE SAVINGS
ACCOUNT (TFSA):**

There are many investment options to choose from to suit your financial objectives,
contact our office for available products, rates and terms.

GENERAL NOTES:

- For large deposits/balances, please call our office to discuss your options:
- All rates and minimum deposits are subject to change without notice:
- Effective date and interest rate will be the date the funds are deposited with the financial institution:
- Canada Deposit Insurance Corporation (CDIC) insures eligible Canadian \$ deposits at member institutions (up to Cdn.\$100,000 per depositor): www.cdic.ca
- Credit Union Deposit Insurance Corporation (CUDIC) insures eligible Canadian \$ deposits at member institutions (unlimited amounts for BC Credit Unions): www.fic.gov.bc.ca/CUDIC.htm
- For additional information, contact: connie.cardoso@globalpacific.com

