



MACNAUGHTON & WARD
FINANCIAL SERVICES LTD

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Today's Guaranteed Rates

Term Deposits		GICs	RRSPs
30 - 59 days	1.00%	1 year	2.00%
60 - 89 days	1.00%	18 months	2.15%
90 - 119 days	1.12%	2 years	2.25%
120 - 179 days	1.12%	3 years	2.75%
180 - 269 days	1.30%	4 years	3.00%
270 - 364 days	1.70%	5 years	3.30%
Minimum Deposit: \$5,000			

SPECIAL: One year **CASHABLE GIC @ 1.00%** - cashable after 30 days *

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

DAILY: Advantage Account @ 1.30% **

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

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

5 YEAR ESCALATING GIC: 1.150% 1st Yr; 1.500% 2nd Yr; 2.250% 3rd Yr; 3.000% 4th Yr; 4.000% 5th Yr

*** Redeemable on each anniversary date; Minimum Deposit \$1,000.

TAX FREE SAVINGS ACCOUNT: Contact our office for available products, rates and/or terms; there are many investment options to choose from to suit your needs!

Special rates are available for deposits over \$50,000 - call for details.

NOTES:

- 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 at BC Credit Unions): www.fic.gov.bc.ca/CUDIC.htm
- For additional information, contact our office: info@mwfs.ca

Macnaughton & Ward Financial Services Ltd. is proud to be affiliated with the following organizations:
Better Business Bureau; Surrey Chamber of Commerce; Registered Deposit Brokers Association; and
Advocis the Financial Advisors Association of Canada

