



# GICs, TERM DEPOSITS, GIAs, RRSPs

**G**uaranteed Investment Certificates (GICs) and Term Deposits (TDs) are investments that pay interest at a guaranteed rate for a fixed term. Guaranteed Interest Annuities (GIAs) are similar investments issued by life insurance companies.

CANNEX gathers, compiles and distributes interest rates and product information for GICs, TDs and GIAs offered by banks, trust companies, credit unions, savings and loan and life insurance companies holding 99% of the money invested in these products in Canada. CANNEX tracks both registered (RRSP) and non-registered products in both Canadian and U.S. currencies.

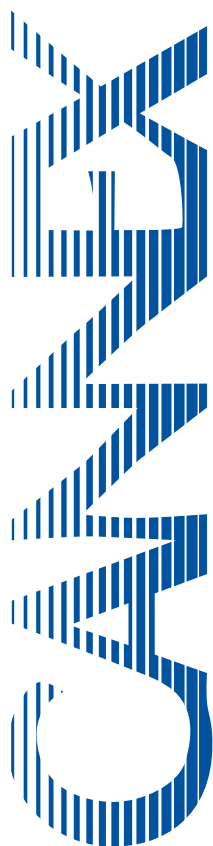
The key to the accuracy and timeliness of this information is that the financial institutions maintain their own interest rates and product information on CANNEX. This is done electronically by online access or file transmission. All data is checked electronically when entered and CANNEX staff regularly audits the data for accuracy and completeness. Many institutions fully guarantee the interest rates and product information distributed on their behalf by CANNEX.

CANNEX also facilitates the sale of these products by accepting electronic applications from agents and brokers, directly or via FundSERV, and transmitting them to participating financial institutions.

## Financial institutions rely on CANNEX:

- to distribute their GIC, TD, GIA, and RRSP interest rates and product information to agents and brokers as well as various print and electronic media rather than having to deal with these organizations separately
- for comprehensive, timely and accurate surveys of these marketplaces to determine their competitive position
- to receive and upload electronic applications for these products from agents and brokers thereby eliminating the need for paper applications.

Institutions using CANNEX can react more quickly and precisely to take advantage of pricing, cash flow and investment opportunities. Institutions can also monitor online the amount, type and mix of business being placed with them.



## Agents and brokers rely on CANNEX:

- for comprehensive, timely and accurate surveys of the GIC, TD, GIA and RRSP marketplaces when advising their clients based on data provided electronically by the financial institutions
- to provide surveys by fax, online access, email or electronic file – either on demand or periodically
- to transmit electronic applications for these products to participating financial institutions thereby eliminating the need for paper applications.

Agents and brokers using CANNEX can receive all their data from a single reliable source and spend more time with clients developing additional sales opportunities.

## Print and electronic media rely on CANNEX:

- for comprehensive, timely and accurate surveys of the GIC, TD, GIA and RRSP marketplaces that are specific to their geographic or demographic market based on data provided electronically by the financial institutions
- for surveys in various electronic file formats that can be further customized with individual typesetting or presentation requirements, such as HTML.

Media using CANNEX receive all their data efficiently from a single reliable source.

## CANNEX supplies GIC, TD, GIA and RRSP interest rates and product information surveys to:

### Newspapers

Canadian Press, The Globe & Mail, Montreal Gazette, Ottawa Citizen, Hamilton Spectator, Calgary Herald, Edmonton Journal, The Record (Kitchener-Waterloo), London Free Press, Halifax Herald, La Presse, The Province (Vancouver), Trois Rivieres Nouvelliste

### Electronic Media

[www.advisor.ca](http://www.advisor.ca), [www.bankrate.com](http://www.bankrate.com), [www.canadianmoneysaver.ca](http://www.canadianmoneysaver.ca),  
[www.cannex.com](http://www.cannex.com), [www.globeadvisor.com](http://www.globeadvisor.com), [www.globeinvestorgold.com](http://www.globeinvestorgold.com),  
[www.moneysense.ca](http://www.moneysense.ca), [www.morningstar.ca](http://www.morningstar.ca), [www.mytelus.com](http://www.mytelus.com)