



MacKay's Cash Management Solutions

Monday, July 25th, 2016

Up-to-Date Rates Every Monday

Key Rates

CAN/US: \$0.756 Overnight Rate: 0.50% Bank Rate: 0.75% Prime Rate: 2.70%
Gold: \$1,328 Silver: \$19.70 Copper: \$2.22 Crude: \$43.14 Natural Gas: \$2.70

Guaranteed Investment Certificates (GICs)

Term	Rate	Issuer
30 Day Cashable	0.70%	RBC 30 Day Cashable
90 Day	0.70%	RBC
180 Day	0.70%	RBC
270 Day	0.70%	RBC
1 Year	1.46%	Equitable Bank
2 Years	1.65%	B2B Bank
3 Years	1.76%	Canadian Western Bank
4 Years	1.81%	B2B Bank
5 Years	1.91%	Canadian Western Bank

Government Bonds

Term	Canadas	Provincials	US Treasury
2 Years	0.58%	0.86%	0.74%
5 Years	0.65%	1.29%	1.14%
10 Years	1.10%	2.15%	1.57%
30 Years	1.73%	2.76%	2.28%

Treasury Bills *

T-Bills	Best Yield	Issuer
30 Day	0.44%	Govt. of Canada
60 Day	0.44%	Govt. of Canada
90 Day	0.44%	Govt. of Canada
6 month	0.50%	Govt. of Canada
1 year	0.54%	Govt. of Canada

Bank Paper*

BA/BDN	Best Yield	Issuer
30 day	0.75%	Royal Bank of Canada
60 day	0.75%	Royal Bank of Canada
90 day	0.75%	Royal Bank of Canada

* Yields based on \$1MM CAD, please call for rates on smaller amounts*

High Quality Corporate Bonds

Issuer	Maturity Date	Coupon	Price	Yield	Rating
Enercare Solutions	30 Nov 2017	4.30%	102.56	2.34%	BBB
H&R REIT	20 Jun 2018	3.34%	102.32	2.09%	BBB-High
Canadian Natural Resources	19 Jun 2019	3.05%	101.75	2.42%	BBB-High
Brookfield Infrastructure	30 Oct 2020	3.54%	104.76	2.35%	BBB-High

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Preferred Shares

Issuer	Type	Price	Dividend	Yield	DBRS
TransCanada	Rate Reset	\$26.38	\$1.38	5.21%	Pfd-2
Wells Fargo	Rate Reset (USD)	\$26.84	\$1.43	5.31%	A
Power Financial	Perpetual	\$25.76	\$1.45	5.63%	Pfd-2H
Royal Bank	Perpetual (USD)	\$25.75	\$1.06	4.07%	A-

Canadian Dollar Investment Savings Account*

Issuer	Parent Company	Rate	Max Deposit (\$million)
RBC	RBC	0.75%	Corporate -7.5 Personal - 25
RBC	RBC	0.60%	Corporate - 50

Eligible for CDIC coverage as applies

US Dollar Investment Savings Account*

Issuer	Parent Company	Rate	Max Deposit (\$million)
RBC	RBC	0.20%	Corporate - 7.5 Personal - 25

US Dollar not eligible for CDIC



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