

GIC Laddering Worksheet

The following worksheet can help you build your GIC laddering strategy. Simply fill in the dollar amount of GICs maturing in each year. Compare the percentage of your portfolio maturing each year to the recommended 20% target. Then re-proportion your maturities as required to reach the target. Once you have one-fifth of your portfolio maturing each year, reinvest each maturing GIC for five years.

GICs	Year 1	Year 2	Year 3	Year 4	Year 5
GIC #1	\$				
GIC #2		\$			
GIC #3			\$		
GIC #4				\$	
GIC #5					\$
Total GICs per year	\$	\$	\$	\$	\$
% of total	%	%	%	%	%
Target	20%	20%	20%	20%	20%
Annual Maturities	\$				
Renew to		\$	\$	\$	\$
New total per year		\$	\$	\$	\$
New % of total	%	%	%	%	%