

# Rates Sheet

From: 19 December 2018

To: 25 December 2018

## Term Investment Contract

Rates applicable only to the Investment Options in the Term Investment Contract launched on January 2015

### Daily Interest Investment Non-registered Contract / RRSP / LIRA / RRIF / LIF / TFSA

Any deposit	0.20
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### Redeemable Term Investment Non-registered Contract / RRSP / LIRA / RRIF / LIF / TFSA

#### Simple and Compound Interest (Annual)

	3 mos ↑	6 mos ↑	1 yr	18 mos	2 yrs	3 yrs	4 yrs ↓	54 mos	5-9 yrs	10 yrs ↓	11-15 yrs	16-20 yrs
Less than \$50,000	1.10	1.15	1.70	1.75	1.75	1.90	2.00	2.10	2.10	2.35	2.40	2.80
\$50,000 and over	1.35	1.40	1.95	2.00	2.00	2.15	2.25	2.35	2.35	2.60	2.65	3.05

#### Simple Interest (Monthly) - \$10,000 Minimum Deposit

Less than \$50,000	1.55	1.60	1.60	1.75	1.85	1.95	1.95	2.20	2.25	2.65
\$50,000 and over	1.80	1.85	1.85	2.00	2.10	2.20	2.20	2.45	2.50	2.90

Semi-annual and quarterly interest are available upon request - \$10,000 Minimum Deposit

### Non-Redeemable Term Investment Non-registered Contract / RRSP / LIRA

#### Compound Interest (Annual)

	1 yr	2 yrs	3 yrs	4 yrs ↓	5-9 yrs
Less than \$50,000	1.80	1.85	2.00	2.10	2.20
\$50,000 and over	2.05	2.10	2.25	2.35	2.45

For the rates applicable to the other inforce contracts, see their respective rate sheets available at [www.webi.ca](http://www.webi.ca)

## DFS Transition Contract Non-registered Contract

### Daily Interest

\$25,000 and over	1.00
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## Annuity Contract

### Term Certain Annuities / Guaranteed Maxi-Rente (RRIF)

	1 yr	2 yrs	3 yrs	4 yrs	5-9 yrs	10-14 yrs	15-19 yrs	20 yrs
Gross Rate	2.15	2.20	2.30	2.40	2.45	2.75	2.85	3.00

If the term includes a fraction of a year, use the previous complete term (e.g., 4 years and 9 months = 4 years)

### Life Annuities and Joint Annuities

Rate: Less than 71	Rate: 71 and over
3.65 ↑	3.60 ↑

### Return on premium

Rates
0.00

### Government Annuities

OAS Maximum	QPP/CPP Maximum
\$ 600.85	\$ 1134.17