

Rates Sheet

From: 2 January 2019

To: 8 January 2019

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	1.65	1.70	1.70	1.85	2.00	2.10	2.10	2.30	2.35	2.75
\$50,000 and over	1.35	1.40	1.90	1.95	1.95	2.10	2.25	2.35	2.35	2.55	2.60	3.00

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

Less than \$50,000	1.50	1.55	1.55	1.70	1.85	1.95	1.95	2.15	2.20	2.60
\$50,000 and over	1.75	1.80	1.80	1.95	2.10	2.20	2.20	2.40	2.45	2.85

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	1.75	1.80	1.95	2.10	2.20
\$50,000 and over	2.00	2.05	2.20	2.35	2.45

For the rates applicable to the other inforce contracts, see their respective rate sheets available at 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	2.25	2.35	2.40	2.75	2.85	2.95

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