

# Rates Sheet

From: 6 March 2019  
To: 12 March 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	0.85	0.95	1.40	1.40	1.40	1.55	1.70	1.80	1.80	2.25	2.40	2.85
\$50,000 and over	1.10	1.20	1.65	1.65	1.65	1.80	1.95	2.05	2.05	2.50	2.65	3.10

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

Less than \$50,000		1.25	1.25	1.25	1.40	1.55	1.65	1.65	2.10	2.25	2.70
\$50,000 and over		1.50	1.50	1.50	1.65	1.80	1.90	1.90	2.35	2.50	2.95

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	1.50	1.50	1.65	1.80	1.90
\$50,000 and over	1.75	1.75	1.90	2.05	2.15

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	1.95	1.95	2.00	2.10	2.15	2.55	2.75	2.85

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
3.45 ↓	3.40 ↓

### Return on premium

Rates
0.00

### Government Annuities

OAS Maximum	QPP/CPP Maximum
\$ 601.45	\$ 1154.58