Rates Sheet

From: 16 January 2019
To: 22 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

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	1.10	1.60	1.65	1.70	1.80	1.95	2.00	2.00	2.35	2.45	2.80
$50,000 and over	1.35	1.35	1.85	1.90	1.95	2.05	2.20	2.25	2.25	2.60	2.70	3.05

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

			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			1.45	1.50	1.55	1.65	1.80	1.85	1.85	2.20	2.30	2.65
$50,000 and over			1.70	1.75	1.80	1.90	2.05	2.10	2.10	2.45	2.55	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	1.70	1.80	1.90	2.05	2.10
$50,000 and over	1.95	2.05	2.15	2.30	2.35

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

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	2.10	2.15	2.20	2.30	2.35	2.70	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
3.60	3.55

Return on premium

Rates
0.00

Government Annuities

OAS Maximum	QPP/CPP Maximum
$ 601.45	$ 1154.58

Desjardins Insurance
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