Rates Sheet

From: 31 July 2019
To: 6 August 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	0.75	0.75	0.95	0.95	0.90	1.00	1.10	1.15	1.15	1.50	1.75	2.20
$50,000 and over	1.00	1.00	1.20	1.20	1.15	1.25	1.35	1.40	1.40	1.75	2.00	2.45

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			0.80	0.80	0.75	0.85	0.95	1.00	1.00	1.35	1.60	2.05
$50,000 and over			1.05	1.05	1.00	1.10	1.20	1.25	1.25	1.60	1.85	2.30

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	1.05	1.00	1.10	1.20	1.25
$50,000 and over	1.30	1.25	1.35	1.45	1.50

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	1.70	1.65	1.65	1.70	1.75	2.00	2.20	2.30

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
2.95 ↑	2.90 ↑

Return on premium

Rates
0.00

Government Annuities

OAS Maximum	QPP/CPP Maximum
$ 607.46	$ 1154.58

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