

Rates Sheet

From: 8 January 2020
To: 14 January 2020

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	0.85	0.85	1.00	1.00	1.00	1.05	1.20	1.20	1.20	1.50	1.75	2.15
\$50,000 and over	1.10	1.10	1.25	1.25	1.25	1.30	1.45	1.45	1.45	1.75	2.00	2.40

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

Less than \$50,000	0.85	0.85	0.85	0.90	1.05	1.05	1.05	1.35	1.60	2.00
\$50,000 and over	1.10	1.10	1.10	1.15	1.30	1.30	1.30	1.60	1.85	2.25

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	1.10	1.10	1.15	1.30	1.30
\$50,000 and over	1.35	1.35	1.40	1.55	1.55

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	1.75	1.75	1.75	1.80	1.85	2.10	2.25	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
2.85 ↓	2.80 ↓

Return on premium

Rates
0.00

Government Annuities

OAS Maximum	QPP/CPP Maximum
\$ 613.53	\$ 1177.3