

Rates Sheet

From: 29 January 2020

To: 4 February 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	0.75	0.80	0.90	0.85	0.80	0.80	0.90	0.95	0.95	1.20	1.45	1.90
\$50,000 and over	1.00	1.05	1.15	1.10	1.05	1.05	1.15	1.20	1.20	1.45	1.70	2.15

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

Less than \$50,000	0.75	0.70	0.65	0.65	0.75	0.80	0.80	1.05	1.30	1.75
\$50,000 and over	1.00	0.95	0.90	0.90	1.00	1.05	1.05	1.30	1.55	2.00

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	1.00	0.90	0.90	1.00	1.05
\$50,000 and over	1.25	1.15	1.15	1.25	1.30

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	1.65	1.55	1.55	1.60	1.60	1.85	2.00	2.05

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
2.70 ↓	2.65 ↓

Return on premium

Rates
0.00

Government Annuities

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