

# Rates Sheet

From: 2 November 2022

To: 8 November 2022

## 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	1.00
-------------	------

### 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	3.00	3.30	4.20	3.95	3.70	3.70	3.70	3.50	3.50	3.60	3.90	4.00
\$50,000 and over	3.25	3.55	4.45	4.20	3.95	3.95	3.95	3.75	3.75	3.85	4.15	4.25

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

Less than \$50,000	4.00	3.75	3.50	3.50	3.50	3.30	3.30	3.40	3.70	3.80
\$50,000 and over	4.25	4.00	3.75	3.75	3.75	3.55	3.55	3.65	3.95	4.05

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	4.30	3.80	3.80	3.80	3.60
\$50,000 and over	4.55	4.05	4.05	4.05	3.85

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	1.50
-------------------	------

## 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	4.65	4.35	4.30	4.25	4.15	4.15	4.30	4.40

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
5.10 ↓	5.05 ↓

### Return on premium

Rates
0.00

### Government Annuities

OAS Maximum	QPP/CPP Maximum
\$ 666.83	\$ 1253.59