

Rates Sheet

From: 6 July 2022
To: 12 July 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	0.20
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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	1.30	1.80	2.85	2.80	2.75	2.90	3.05	3.10	3.10	3.45	3.70	3.75
\$50,000 and over	1.55	2.05	3.10	3.05	3.00	3.15	3.30	3.35	3.35	3.70	3.95	4.00

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

Less than \$50,000	2.70	2.65	2.60	2.75	2.90	2.95	2.95	3.25	3.50	3.55
\$50,000 and over	2.95	2.90	2.85	3.00	3.15	3.20	3.20	3.50	3.75	3.80

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	2.95	2.85	3.00	3.15	3.20
\$50,000 and over	3.20	3.10	3.25	3.40	3.45

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
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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	3.40	3.40	3.45	3.55	3.60	3.90	4.10	4.25

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
4.60 ↓	4.55 ↓

Return on premium

Rates
0.00

Government Annuities

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