

Rates Sheet

From: 9 February 2022
To: 15 February 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 |
|-------------|------|

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 | 0.20 | 0.20 | 0.45 | 0.60 | 0.75 | 1.00 | 1.30 | 1.50 | 1.50 | 1.90 | 2.30 | 2.55 |
| \$50,000 and over | 0.45 | 0.45 | 0.70 | 0.85 | 1.00 | 1.25 | 1.55 | 1.75 | 1.75 | 2.15 | 2.55 | 2.80 |

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

| | | | | | | | | | | |
|--------------------|------|------|------|------|------|------|------|------|------|------|
| Less than \$50,000 | 0.30 | 0.45 | 0.60 | 0.85 | 1.15 | 1.35 | 1.35 | 1.75 | 2.15 | 2.40 |
| \$50,000 and over | 0.55 | 0.70 | 0.85 | 1.10 | 1.40 | 1.60 | 1.60 | 2.00 | 2.40 | 2.65 |

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 | 0.55 | 0.85 | 1.10 | 1.40 | 1.60 |
| \$50,000 and over | 0.80 | 1.10 | 1.35 | 1.65 | 1.85 |

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 | 1.25 | 1.45 | 1.65 | 1.80 | 1.95 | 2.40 | 2.70 | 2.90 |

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 |
|--------------------|-------------------|
| 3.60 ↑ | 3.40 ↑ |

Return on premium

| Rates |
|-------|
| 0.00 |

Government Annuities

| OAS Maximum | QPP/ CPP Maximum |
|-------------|------------------|
| \$ 642.25 | \$ 1253.59 |