

Rates Sheet

From: 9 November 2022
To: 15 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 | 3.40 | 4.40 | 4.20 | 4.00 | 4.05 | 4.10 | 3.90 | 3.90 | 4.05 | 4.30 | 4.40 |
| \$50,000 and over | 3.25 | 3.65 | 4.65 | 4.45 | 4.25 | 4.30 | 4.35 | 4.15 | 4.15 | 4.30 | 4.55 | 4.65 |

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

| | | | | | | | | | | |
|--------------------|------|------|------|------|------|------|------|------|------|------|
| Less than \$50,000 | 4.20 | 4.00 | 3.80 | 3.85 | 3.90 | 3.70 | 3.70 | 3.85 | 4.10 | 4.20 |
| \$50,000 and over | 4.45 | 4.25 | 4.05 | 4.10 | 4.15 | 3.95 | 3.95 | 4.10 | 4.35 | 4.45 |

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 | 4.50 | 4.10 | 4.15 | 4.20 | 4.00 |
| \$50,000 and over | 4.75 | 4.35 | 4.40 | 4.45 | 4.25 |

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 | 1.50 |
|-------------------|------|

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 | 4.85 | 4.65 | 4.60 | 4.60 | 4.55 | 4.55 | 4.70 | 4.80 |

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 |
|--------------------|-------------------|
| 5.40 ↑ | 5.35 ↑ |

Return on premium

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

Government Annuities

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