

Rates Sheet

From: 17 August 2022

To: 23 August 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
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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	1.90	2.35	3.10	3.00	2.90	2.95	3.00	2.90	2.90	3.00	3.30	3.40
\$50,000 and over	2.15	2.60	3.35	3.25	3.15	3.20	3.25	3.15	3.15	3.25	3.55	3.65

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

Less than \$50,000	2.95	2.85	2.75	2.80	2.85	2.75	2.75	2.85	3.15	3.25
\$50,000 and over	3.20	3.10	3.00	3.05	3.10	3.00	3.00	3.10	3.40	3.50

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	3.20	3.00	3.05	3.10	3.00
\$50,000 and over	3.45	3.25	3.30	3.35	3.25

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
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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	3.70	3.65	3.60	3.60	3.60	3.65	3.80	3.90

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
4.40 ↑	4.30

Return on premium

Rates
0.00

Government Annuities

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