

# Rates Sheet

From: 19 October 2022

To: 25 October 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	2.95	3.20	4.20	4.05	3.85	3.90	3.85	3.65	3.65	3.75	4.00	4.10
\$50,000 and over	3.20	3.45	4.45	4.30	4.10	4.15	4.10	3.90	3.90	4.00	4.25	4.35

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

Less than \$50,000	4.00	3.85	3.65	3.70	3.65	3.45	3.45	3.55	3.80	3.90
\$50,000 and over	4.25	4.10	3.90	3.95	3.90	3.70	3.70	3.80	4.05	4.15

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	3.95	4.00	3.95	3.75
\$50,000 and over	4.55	4.20	4.25	4.20	4.00

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
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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	4.70	4.55	4.50	4.45	4.40	4.40	4.50	4.60

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
4.95	4.90

### Return on premium

Rates
0.00

### Government Annuities

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