

# Rates Sheet

From: 1 March 2023

To: 7 March 2023

## 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	3.50	3.60	4.30	4.05	3.80	3.75	3.70	3.60	3.60	3.80	3.95	4.00
\$50,000 and over	3.75	3.85	4.55	4.30	4.05	4.00	3.95	3.85	3.85	4.05	4.20	4.25

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

Less than \$50,000	4.10	3.85	3.60	3.55	3.50	3.40	3.40	3.60	3.75	3.80
\$50,000 and over	4.35	4.10	3.85	3.80	3.75	3.65	3.65	3.85	4.00	4.05

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	4.40	3.90	3.85	3.80	3.70
\$50,000 and over	4.65	4.15	4.10	4.05	3.95

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
-------------------	------

## 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	4.60	4.45	4.40	4.30	4.30	4.40	4.45

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
5.05	5.00

### Return on premium

Rates
0.00

### Government Annuities

OAS Maximum	QPP/ CPP Maximum
\$ 687.56	\$ 1306.57