

# Rates Sheet

From: 4 January 2023  
To: 10 January 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
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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	3.25	3.40	4.15	3.80	3.45	3.40	3.30	3.10	3.10	3.25	3.55	3.55
\$50,000 and over	3.50	3.65	4.40	4.05	3.70	3.65	3.55	3.35	3.35	3.50	3.80	3.80

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

Less than \$50,000	3.95	3.60	3.25	3.25	3.15	2.95	2.95	3.10	3.35	3.35
\$50,000 and over	4.20	3.85	3.50	3.50	3.40	3.20	3.20	3.35	3.60	3.60

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	4.25	3.55	3.50	3.40	3.20
\$50,000 and over	4.50	3.80	3.75	3.65	3.45

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	4.60	4.20	4.05	3.95	3.85	3.75	3.90	4.00

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
4.70	4.65

### Return on premium

Rates
0.00

### Government Annuities

OAS Maximum	QPP/CPP Maximum
\$ 685.5	\$ 1253.59