

# Rates Sheet

From: 5 July 2023  
To: 11 July 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	3.90	4.10	4.75	4.55	4.30	4.10	4.00	3.75	3.75	3.75	3.75	3.75
\$50,000 and over	4.15	4.35	5.00	4.80	4.55	4.35	4.25	4.00	4.00	4.00	4.00	4.00

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

Less than \$50,000	4.55	4.35	4.10	3.90	3.80	3.55	3.55	3.55	3.55	3.55	3.55
\$50,000 and over	4.80	4.60	4.35	4.15	4.05	3.80	3.80	3.80	3.80	3.80	3.80

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	4.85	4.40	4.20	4.10	3.85
\$50,000 and over	5.10	4.65	4.45	4.35	4.10

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	5.70	5.45	5.30	5.15	5.05	4.85	4.80	4.75

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/PPP Maximum
\$ 698.6	\$ 1306.57