

Rates Sheet

From: 18 October 2023

To: 24 October 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 | 4.10 | 4.25 | 4.60 | 4.65 | 4.70 | 4.65 | 4.60 | 4.40 | 4.40 | 4.55 | 4.45 | 4.50 |
| \$50,000 and over | 4.35 | 4.50 | 4.85 | 4.90 | 4.95 | 4.90 | 4.85 | 4.65 | 4.65 | 4.80 | 4.70 | 4.75 |

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

| | | | | | | | | | | |
|--------------------|------|------|------|------|------|------|------|------|------|------|
| Less than \$50,000 | 4.40 | 4.45 | 4.50 | 4.45 | 4.40 | 4.20 | 4.20 | 4.35 | 4.25 | 4.30 |
| \$50,000 and over | 4.65 | 4.70 | 4.75 | 4.70 | 4.65 | 4.45 | 4.45 | 4.60 | 4.50 | 4.55 |

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 | 4.70 | 4.80 | 4.75 | 4.70 | 4.50 |
| \$50,000 and over | 4.95 | 5.05 | 5.00 | 4.95 | 4.75 |

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 |
|-------------------|------|

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 | 5.95 | 5.75 | 5.70 | 5.65 | 5.60 | 5.50 | 5.50 | 5.50 |

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 |
|--------------------|-------------------|
| 5.55 | 5.50 |

Return on premium

| Rates |
|-------|
| 0.00 |

Government Annuities

| OAS Maximum | QPP/CPP Maximum |
|-------------|-----------------|
| \$ 707.68 | \$ 1306.57 |