

Rates Sheet

From: 20 December 2023

To: 26 December 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	3.95	3.85	3.90	3.75	3.55	3.45	3.35	3.25	3.25	3.50	3.45	3.50
\$50,000 and over	4.20	4.10	4.15	4.00	3.80	3.70	3.60	3.50	3.50	3.75	3.70	3.75

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

Less than \$50,000	3.70	3.55	3.35	3.25	3.20	3.10	3.10	3.30	3.25	3.30
\$50,000 and over	3.95	3.80	3.60	3.50	3.45	3.35	3.35	3.55	3.50	3.55

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	4.00	3.65	3.55	3.45	3.35
\$50,000 and over	4.25	3.90	3.80	3.70	3.60

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
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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	5.15	4.75	4.60	4.50	4.40	4.35	4.40	4.40

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
\$ 707.68	\$ 1306.57