

# Rates Sheet

From: 22 March 2023

To: 28 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
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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	3.40	3.40	4.20	3.85	3.50	3.45	3.40	3.25	3.25	3.40	3.70	3.70
\$50,000 and over	3.65	3.65	4.45	4.10	3.75	3.70	3.65	3.50	3.50	3.65	3.95	3.95

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

Less than \$50,000	4.00	3.65	3.30	3.25	3.25	3.10	3.10	3.25	3.50	3.50
\$50,000 and over	4.25	3.90	3.55	3.50	3.50	3.35	3.35	3.50	3.75	3.75

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	4.30	3.60	3.55	3.50	3.35
\$50,000 and over	4.55	3.85	3.80	3.75	3.60

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	4.25	4.10	4.00	3.90	3.85	4.00	4.10

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
4.85 ↑	4.80 ↑

### Return on premium

Rates
0.00

### Government Annuities

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