

Rates Sheet

From: 2 October 2024

To: 8 October 2024

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	2.85	2.65	2.45	2.40	2.35	2.35	2.40	2.45	2.45	3.10	3.50	3.60
\$50,000 and over	3.10	2.90	2.70	2.65	2.60	2.60	2.65	2.70	2.70	3.35	3.75	3.85

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

Less than \$50,000	2.30	2.25	2.20	2.20	2.25	2.30	2.30	2.95	3.30	3.40
\$50,000 and over	2.55	2.50	2.45	2.45	2.50	2.55	2.55	3.20	3.55	3.65

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	2.55	2.45	2.45	2.50	2.55
\$50,000 and over	2.80	2.70	2.70	2.75	2.80

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	3.50	3.45	3.45	3.50	3.50	3.80	4.10	4.30

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
4.45 ↓	4.35 ↓

Return on premium

Rates
0.00

Government Annuities

OAS Maximum	QPP/CPP Maximum
\$ 718.33	\$ 1334.58