

Rates Sheet

From: 3 January 2024

To: 9 January 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
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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	3.80	4.20	3.80	3.40	3.30	3.20	3.10	3.10	3.40	3.45	3.50
\$50,000 and over	4.20	4.05	4.45	4.05	3.65	3.55	3.45	3.35	3.35	3.65	3.70	3.75

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

Less than \$50,000	4.00	3.60	3.25	3.15	3.05	2.95	2.95	3.25	3.25	3.30
\$50,000 and over	4.25	3.85	3.50	3.40	3.30	3.20	3.20	3.50	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	4.30	3.50	3.40	3.30	3.20
\$50,000 and over	4.55	3.75	3.65	3.55	3.45

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	4.65	4.50	4.40	4.30	4.30	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
4.75 ↑	4.70 ↑

Return on premium

Rates
0.00

Government Annuities

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