

Rates Sheet

From: 4 September 2024
To: 10 September 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	3.05	2.95	2.90	2.85	2.75	2.70	2.75	2.75	2.75	3.30	3.65	3.75
\$50,000 and over	3.30	3.20	3.15	3.10	3.00	2.95	3.00	3.00	3.00	3.55	3.90	4.00

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

Less than \$50,000	2.75	2.70	2.60	2.55	2.60	2.60	2.60	2.60	3.15	3.45	3.55
\$50,000 and over	3.00	2.95	2.85	2.80	2.85	2.85	2.85	2.85	3.40	3.70	3.80

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	3.00	2.85	2.80	2.85	2.85
\$50,000 and over	3.25	3.10	3.05	3.10	3.10

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	4.00	3.90	3.85	3.85	3.85	4.10	4.35	4.50

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
4.60	4.50

Return on premium

Rates
0.00

Government Annuities

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