

Rates Sheet

From: 24 January 2024

To: 30 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	3.85	4.30	4.00	3.70	3.60	3.55	3.45	3.45	3.80	3.95	4.00
\$50,000 and over	4.20	4.10	4.55	4.25	3.95	3.85	3.80	3.70	3.70	4.05	4.20	4.25

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

Less than \$50,000	4.10	3.80	3.50	3.40	3.35	3.25	3.25	3.60	3.75	3.80
\$50,000 and over	4.35	4.05	3.75	3.65	3.60	3.50	3.50	3.85	4.00	4.05

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	4.40	3.80	3.70	3.65	3.55
\$50,000 and over	4.65	4.05	3.95	3.90	3.80

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
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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	5.30	4.90	4.75	4.65	4.65	4.65	4.80	4.85

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
5.10 ↑	5.05 ↑

Return on premium

Rates
0.00

Government Annuities

OAS Maximum	QPP/CPP Maximum
\$ 713.34	\$ 1334.58