

Rates Sheet

From: 24 July 2024

To: 30 July 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	3.35	3.35	3.65	3.45	3.20	3.10	3.10	3.05	3.05	3.55	3.80	3.90
\$50,000 and over	3.60	3.60	3.90	3.70	3.45	3.35	3.35	3.30	3.30	3.80	4.05	4.15

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

Less than \$50,000	3.45	3.25	3.05	2.95	2.95	2.90	2.90	3.35	3.60	3.70
\$50,000 and over	3.70	3.50	3.30	3.20	3.20	3.15	3.15	3.60	3.85	3.95

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	3.75	3.30	3.20	3.20	3.15
\$50,000 and over	4.00	3.55	3.45	3.45	3.40

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	4.70	4.40	4.30	4.25	4.25	4.40	4.60	4.75

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/PPP Maximum
\$ 718.33	\$ 1334.58