

# Rates Sheet

From: 5 February 2025  
To: 11 February 2025

## 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	1.65	1.60	2.10	2.10	2.10	2.20	2.40	2.50	2.50	3.25	3.70	3.80
\$50,000 and over	1.90	1.85	2.35	2.35	2.35	2.45	2.65	2.75	2.75	3.50	3.95	4.05

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

Less than \$50,000	1.95	1.95	1.95	2.05	2.25	2.35	2.35	3.10	3.50	3.60
\$50,000 and over	2.20	2.20	2.20	2.30	2.50	2.60	2.60	3.35	3.75	3.85

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	2.20	2.20	2.30	2.50	2.60
\$50,000 and over	2.45	2.45	2.55	2.75	2.85

For the rates applicable to the other inforce contracts, see their respective rate sheets available at [www.webi.ca](http://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	3.20	3.15	3.20	3.30	3.40	3.85	4.20	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
4.45 ↓	4.25 ↓

### Return on premium

Rates
0.00

### Government Annuities

OAS Maximum	QPP/ CPP Maximum
\$ 727.67	\$ 1365