

# Rates Sheet

From: 12 February 2025

To: 18 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	1.75	1.70	2.10	2.10	2.10	2.20	2.35	2.45	2.45	3.10	3.55	3.65
\$50,000 and over	2.00	1.95	2.35	2.35	2.35	2.45	2.60	2.70	2.70	3.35	3.80	3.90

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

Less than \$50,000	1.95	1.95	1.95	2.05	2.20	2.30	2.30	2.95	3.35	3.45
\$50,000 and over	2.20	2.20	2.20	2.30	2.45	2.55	2.55	3.20	3.60	3.70

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	2.45	2.55
\$50,000 and over	2.45	2.45	2.55	2.70	2.80

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	4.15	4.35

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
4.40 ↓	4.25

### Return on premium

Rates
0.00

### Government Annuities

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