

Rates Sheet

From: 22 January 2025

To: 28 January 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	1.95	1.95	2.40	2.35	2.25	2.35	2.50	2.55	2.55	3.20	3.60	3.70
\$50,000 and over	2.20	2.20	2.65	2.60	2.50	2.60	2.75	2.80	2.80	3.45	3.85	3.95

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

Less than \$50,000	2.25	2.20	2.10	2.20	2.35	2.40	2.40	3.05	3.40	3.50
\$50,000 and over	2.50	2.45	2.35	2.45	2.60	2.65	2.65	3.30	3.65	3.75

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	2.50	2.35	2.45	2.60	2.65
\$50,000 and over	2.75	2.60	2.70	2.85	2.90

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	3.45	3.40	3.40	3.50	3.55	3.95	4.25	4.45

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
4.50 ↓	4.35 ↓

Return on premium

Rates
0.00

Government Annuities

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