

Rates Sheet

From: 7 November 2018
To: 13 November 2018

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	0.20
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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	1.00	1.15	1.60	1.75	1.90	2.05	2.20	2.25	2.25	2.55	2.60	2.90
\$50,000 and over	1.25	1.40	1.85	2.00	2.15	2.30	2.45	2.50	2.50	2.80	2.85	3.15

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

Less than \$50,000	1.45	1.60	1.75	1.90	2.05	2.10	2.10	2.40	2.45	2.75
\$50,000 and over	1.70	1.85	2.00	2.15	2.30	2.35	2.35	2.65	2.70	3.00

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	1.70	2.00	2.15	2.30	2.35
\$50,000 and over	1.95	2.25	2.40	2.55	2.60

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	1.00
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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	2.20	2.35	2.50	2.60	2.70	3.00	3.15	3.20

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
3.75	3.70

Return on premium

Rates
0.00

Government Annuities

OAS Maximum	QPP/CPP Maximum
\$ 596.67	\$ 1134.17