

Rates Sheet

From: 10 October 2018

To: 16 October 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
-------------	------

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	0.85	1.05	1.45	1.65	1.85	1.95	2.15	2.25	2.25	2.55	2.55	2.90
\$50,000 and over	1.10	1.30	1.70	1.90	2.10	2.20	2.40	2.50	2.50	2.80	2.80	3.15

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

Less than \$50,000	1.30	1.50	1.70	1.80	2.00	2.10	2.10	2.40	2.40	2.75
\$50,000 and over	1.55	1.75	1.95	2.05	2.25	2.35	2.35	2.65	2.65	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	1.55	1.95	2.05	2.25	2.35
\$50,000 and over	1.80	2.20	2.30	2.50	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
-------------------	------

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	2.10	2.30	2.45	2.55	2.65	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
3.80 ↑	3.75 ↑

Return on premium

Rates
0.00

Government Annuities

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