

# Rates Sheet

From: 14 August 2019

To: 20 August 2019

## 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	0.70	0.70	1.05	0.95	0.85	0.95	1.05	1.05	1.05	1.30	1.55	2.00
\$50,000 and over	0.95	0.95	1.30	1.20	1.10	1.20	1.30	1.30	1.30	1.55	1.80	2.25

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

Less than \$50,000	0.90	0.80	0.70	0.80	0.90	0.90	0.90	0.90	1.15	1.40	1.85
\$50,000 and over	1.15	1.05	0.95	1.05	1.15	1.15	1.15	1.15	1.40	1.65	2.10

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	1.15	0.95	1.05	1.15	1.15
\$50,000 and over	1.40	1.20	1.30	1.40	1.40

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	1.00
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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	1.65	1.55	1.55	1.60	1.60	1.85	2.00	2.10

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
2.75 ↓	2.70 ↓

### Return on premium

Rates
0.00

### Government Annuities

OAS Maximum	QPP/CPP Maximum
\$ 607.46	\$ 1154.58