

Rates Sheet

From: 20 February 2019

To: 26 February 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	0.90	1.05	1.45	1.50	1.50	1.65	1.75	1.85	1.85	2.25	2.40	2.85
\$50,000 and over	1.15	1.30	1.70	1.75	1.75	1.90	2.00	2.10	2.10	2.50	2.65	3.10

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

Less than \$50,000	1.30	1.35	1.35	1.50	1.60	1.70	1.70	2.10	2.25	2.70
\$50,000 and over	1.55	1.60	1.60	1.75	1.85	1.95	1.95	2.35	2.50	2.95

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	1.60	1.75	1.85	1.95
\$50,000 and over	1.80	1.85	2.00	2.10	2.20

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	2.00	2.00	2.05	2.15	2.20	2.60	2.75	2.85

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
3.45 ↓	3.40 ↓

Return on premium

Rates
0.00

Government Annuities

OAS Maximum	QPP/CPP Maximum
\$ 601.45	\$ 1154.58