

Rates Sheet

From: 22 May 2019

To: 28 May 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	0.75	0.80	1.15	1.15	1.15	1.30	1.45	1.50	1.50	1.90	2.15	2.60
\$50,000 and over	1.00	1.05	1.40	1.40	1.40	1.55	1.70	1.75	1.75	2.15	2.40	2.85

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

Less than \$50,000		1.00	1.00	1.00	1.15	1.30	1.35	1.35	1.75	2.00	2.45
\$50,000 and over		1.25	1.25	1.25	1.40	1.55	1.60	1.60	2.00	2.25	2.70

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	1.25	1.25	1.40	1.55	1.60
\$50,000 and over	1.50	1.50	1.65	1.80	1.85

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	1.85	1.80	1.85	1.95	2.00	2.35	2.55	2.60

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
3.20	3.15

Return on premium

Rates
0.00

Government Annuities

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