

## Rates Sheet

From: 11 March 2020

To: 17 March 2020

## 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	0.20	0.20	0.40	0.30	0.20	0.30	0.40	0.40	0.40	0.75	1.05	1.55
\$50,000 and over	0.45	0.45	0.65	0.55	0.45	0.55	0.65	0.65	0.65	1.00	1.30	1.80

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

Less than \$50,000	0.25	0.20	0.20	0.20	0.25	0.25	0.25	0.60	0.90	1.40
\$50,000 and over	0.50	0.45	0.45	0.45	0.50	0.50	0.50	0.85	1.15	1.65

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	0.50	0.30	0.40	0.50	0.50
\$50,000 and over	0.75	0.55	0.65	0.75	0.75

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	1.05	0.95	0.95	1.00	1.05	1.35	1.55	1.75

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
2.45 ↓	2.40 ↓

## Return on premium

Rates
0.00

## Government Annuities

OAS Maximum	QPP/CPP Maximum
\$ 613.53	\$ 1177.3