

# Rates Sheet

From: 3 February 2021

To: 9 February 2021

## 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	0.30	0.35	0.35	0.40	0.45	0.50	0.50	1.05	1.55	1.85
\$50,000 and over	0.45	0.45	0.55	0.60	0.60	0.65	0.70	0.75	0.75	1.30	1.80	2.10

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

Less than \$50,000	0.20	0.20	0.20	0.25	0.30	0.35	0.35	0.90	1.40	1.70
\$50,000 and over	0.45	0.45	0.45	0.50	0.55	0.60	0.60	1.15	1.65	1.95

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	0.40	0.45	0.50	0.55	0.60
\$50,000 and over	0.65	0.70	0.75	0.80	0.85

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	0.15	0.20	0.30	0.40	0.55	1.15	1.60	1.95

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 ↑	2.45

### Return on premium

Rates
0.00

### Government Annuities

OAS Maximum	QPP/CPP Maximum
\$ 615.37	\$ 1208.26