

Rates Sheet

From: 13 October 2021

To: 19 October 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
-------------	------

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	0.45	0.60	0.80	0.80	1.50	2.00	2.25
\$50,000 and over	0.45	0.45	0.55	0.60	0.60	0.70	0.85	1.05	1.05	1.75	2.25	2.50

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

Less than \$50,000	0.20	0.20	0.20	0.30	0.45	0.65	0.65	1.35	1.85	2.10
\$50,000 and over	0.45	0.45	0.45	0.55	0.70	0.90	0.90	1.60	2.10	2.35

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	0.55	0.70	0.90
\$50,000 and over	0.65	0.70	0.80	0.95	1.15

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
-------------------	------

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	0.40	0.60	0.85	1.05	1.25	1.85	2.30	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
3.25 ↑	3.00 ↑

Return on premium

Rates
0.00

Government Annuities

OAS Maximum	QPP/CPP Maximum
\$ 635.26	\$ 1208.26