

# Rates Sheet

From: 15 December 2021

To: 21 December 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	0.40	0.60	0.75	0.95	0.95	1.25	1.75	2.05
\$50,000 and over	0.45	0.45	0.55	0.60	0.65	0.85	1.00	1.20	1.20	1.50	2.00	2.30

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

Less than \$50,000	0.20	0.20	0.25	0.45	0.60	0.80	0.80	1.10	1.60	1.90
\$50,000 and over	0.45	0.45	0.50	0.70	0.85	1.05	1.05	1.35	1.85	2.15

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	0.50	0.70	0.85	1.05
\$50,000 and over	0.65	0.75	0.95	1.10	1.30

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	0.75	1.00	1.20	1.35	1.45	1.85	2.15	2.40

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
3.05 ↓	2.85 ↓

### Return on premium

Rates
0.00

### Government Annuities

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