

Rates Sheet

From: 27 January 2021

To: 2 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
-------------	------

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	1.00	1.50	1.80
\$50,000 and over	0.45	0.45	0.55	0.60	0.60	0.65	0.70	0.75	0.75	1.25	1.75	2.05

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	0.85	1.35	1.65
\$50,000 and over	0.45	0.45	0.45	0.50	0.55	0.60	0.60	1.10	1.60	1.90

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

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	0.15	0.20	0.30	0.40	0.55	1.10	1.55	1.90

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
2.70	2.45

Return on premium

Rates
0.00

Government Annuities

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