

# Rates Sheet

From: 27 October 2021  
To: 2 November 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<br>↑ | 3 yrs<br>↑ | 4 yrs | 54 mos | 5-9 yrs | 10 yrs<br>↓ | 11-15 yrs<br>↓ | 16-20 yrs |
|--------------------|-------|-------|------|--------|------------|------------|-------|--------|---------|-------------|----------------|-----------|
| Less than \$50,000 | 0.20  | 0.20  | 0.30 | 0.35   | 0.40       | 0.50       | 0.70  | 0.90   | 0.90    | 1.40        | 1.90           | 2.25      |
| \$50,000 and over  | 0.45  | 0.45  | 0.55 | 0.60   | 0.65       | 0.75       | 0.95  | 1.15   | 1.15    | 1.65        | 2.15           | 2.50      |

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

|                    |      |      |      |      |      |      |      |      |      |      |
|--------------------|------|------|------|------|------|------|------|------|------|------|
| Less than \$50,000 | 0.20 | 0.20 | 0.25 | 0.35 | 0.55 | 0.75 | 0.75 | 1.25 | 1.75 | 2.10 |
| \$50,000 and over  | 0.45 | 0.45 | 0.50 | 0.60 | 0.80 | 1.00 | 1.00 | 1.50 | 2.00 | 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<br>↑ | 3 yrs<br>↑ | 4 yrs | 5-9 yrs |
|--------------------|------|------------|------------|-------|---------|
| Less than \$50,000 | 0.40 | 0.50       | 0.60       | 0.80  | 1.00    |
| \$50,000 and over  | 0.65 | 0.75       | 0.85       | 1.05  | 1.25    |

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 |
|-------------------|------|

## Annuity Contract

### Term Certain Annuities / Guaranteed Maxi-Rente (RRIF)

|            | 1 yr<br>↑ | 2 yrs<br>↑ | 3 yrs<br>↑ | 4 yrs<br>↑ | 5-9 yrs<br>↑ | 10-14 yrs | 15-19 yrs | 20 yrs<br>↓ |
|------------|-----------|------------|------------|------------|--------------|-----------|-----------|-------------|
| Gross Rate | 0.55      | 0.80       | 1.00       | 1.20       | 1.35         | 1.90      | 2.30      | 2.50        |

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 |
|--------------------|-------------------|
| 3.20               | 2.95              |

### Return on premium

| Rates |
|-------|
| 0.00  |

### Government Annuities

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