

# Rates Sheet

From: 2 February 2022

To: 8 February 2022

## 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	0.35	0.50	0.65	0.90	1.20	1.35	1.35	1.75	2.15	2.40
\$50,000 and over	0.45	0.45	0.60	0.75	0.90	1.15	1.45	1.60	1.60	2.00	2.40	2.65

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

Less than \$50,000	0.20	0.35	0.50	0.75	1.05	1.20	1.20	1.60	2.00	2.25
\$50,000 and over	0.45	0.60	0.75	1.00	1.30	1.45	1.45	1.85	2.25	2.50

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	0.45	0.75	1.00	1.30	1.45
\$50,000 and over	0.70	1.00	1.25	1.55	1.70

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	1.15	1.35	1.55	1.75	1.85	2.25	2.55	2.75

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
3.50 ↑	3.30 ↑

### Return on premium

Rates
0.00

### Government Annuities

OAS Maximum	QPP/ CPP Maximum
\$ 642.25	\$ 1253.59