

Rates Sheet

From: 5 January 2022
To: 11 January 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	0.30	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

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	0.90	1.05	1.25	1.40	1.50	1.90	2.20	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	2.90 ↑

Return on premium

Rates
0.00

Government Annuities

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