

# Rates Sheet

From: 5 October 2022  
To: 11 October 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	1.00
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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	2.70	2.90	3.80	3.60	3.40	3.45	3.50	3.30	3.30	3.40	3.75	3.80
\$50,000 and over	2.95	3.15	4.05	3.85	3.65	3.70	3.75	3.55	3.55	3.65	4.00	4.05

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

Less than \$50,000	3.60	3.40	3.25	3.25	3.30	3.15	3.15	3.25	3.55	3.60
\$50,000 and over	3.85	3.65	3.50	3.50	3.55	3.40	3.40	3.50	3.80	3.85

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	3.90	3.50	3.55	3.60	3.40
\$50,000 and over	4.15	3.75	3.80	3.85	3.65

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	1.50
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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	4.30	4.10	4.10	4.05	4.00	4.05	4.20	4.30

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
4.70 ↑	4.65 ↑

### Return on premium

Rates
0.00

### Government Annuities

OAS Maximum	QPP/CPP Maximum
\$ 666.83	\$ 1253.59