

Rates Sheet

From: 6 April 2022
To: 12 April 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
-------------	------

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	0.35	1.40	1.65	1.85	2.05	2.25	2.35	2.35	2.60	2.70	2.80
\$50,000 and over	0.45	0.60	1.65	1.90	2.10	2.30	2.50	2.60	2.60	2.85	2.95	3.05

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

Less than \$50,000	1.25	1.50	1.70	1.90	2.10	2.20	2.20	2.45	2.55	2.65
\$50,000 and over	1.50	1.75	1.95	2.15	2.35	2.45	2.45	2.70	2.80	2.90

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	1.50	1.95	2.15	2.35	2.45
\$50,000 and over	1.75	2.20	2.40	2.60	2.70

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	2.15	2.40	2.60	2.75	2.85	3.15	3.30	3.40

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
3.95 ↓	3.90 ↓

Return on premium

Rates
0.00

Government Annuities

OAS Maximum	QPP/ CPP Maximum
\$ 648.67	\$ 1253.59