

Rates Sheet

From: 14 September 2022

To: 20 September 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
-------------	------

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	2.45	2.80	3.50	3.40	3.25	3.30	3.30	3.20	3.20	3.30	3.60	3.65
\$50,000 and over	2.70	3.05	3.75	3.65	3.50	3.55	3.55	3.45	3.45	3.55	3.85	3.90

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

Less than \$50,000	3.30	3.25	3.10	3.15	3.15	3.05	3.05	3.15	3.40	3.45
\$50,000 and over	3.55	3.50	3.35	3.40	3.40	3.30	3.30	3.40	3.65	3.70

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	3.60	3.35	3.40	3.40	3.30
\$50,000 and over	3.85	3.60	3.65	3.65	3.55

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	1.50
-------------------	------

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	4.10	3.95	3.95	3.95	3.90	3.95	4.10	4.20

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
4.60	4.55 ↓

Return on premium

Rates
0.00

Government Annuities

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