

Rates Sheet

From: 18 May 2022

To: 24 May 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	0.50	1.00	2.05	2.20	2.35	2.50	2.70	2.80	2.80	3.25	3.55	3.60
\$50,000 and over	0.75	1.25	2.30	2.45	2.60	2.75	2.95	3.05	3.05	3.50	3.80	3.85

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

Less than \$50,000	1.90	2.05	2.20	2.35	2.55	2.65	2.65	3.10	3.35	3.40
\$50,000 and over	2.15	2.30	2.45	2.60	2.80	2.90	2.90	3.35	3.60	3.65

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	2.15	2.45	2.60	2.80	2.90
\$50,000 and over	2.40	2.70	2.85	3.05	3.15

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	2.70	2.90	3.05	3.15	3.25	3.65	3.90	4.00

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
4.50	4.40

Return on premium

Rates
0.00

Government Annuities

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