

Rates Sheet

From: 27 April 2022

To: 3 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	0.25	0.80	1.80	1.95	2.10	2.35	2.55	2.65	2.65	3.00	3.25	3.30
\$50,000 and over	0.50	1.05	2.05	2.20	2.35	2.60	2.80	2.90	2.90	3.25	3.50	3.55

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

Less than \$50,000	1.65	1.80	1.95	2.20	2.40	2.50	2.50	2.85	3.10	3.15
\$50,000 and over	1.90	2.05	2.20	2.45	2.65	2.75	2.75	3.10	3.35	3.40

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	1.90	2.20	2.45	2.65	2.75
\$50,000 and over	2.15	2.45	2.70	2.90	3.00

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	2.50	2.70	2.85	3.00	3.10	3.45	3.65	3.80

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
4.30 ↑	4.20 ↑

Return on premium

Rates
0.00

Government Annuities

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