

Rates Sheet

From: 29 June 2022

To: 5 July 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	1.20	1.70	2.80	2.85	2.90	3.10	3.30	3.35	3.35	3.70	3.95	4.00
\$50,000 and over	1.45	1.95	3.05	3.10	3.15	3.35	3.55	3.60	3.60	3.95	4.20	4.25

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

Less than \$50,000	2.65	2.70	2.75	2.95	3.15	3.20	3.20	3.50	3.75	3.80
\$50,000 and over	2.90	2.95	3.00	3.20	3.40	3.45	3.45	3.75	4.00	4.05

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	2.90	3.00	3.20	3.40	3.45
\$50,000 and over	3.15	3.25	3.45	3.65	3.70

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
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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	3.45	3.50	3.60	3.70	3.80	4.15	4.35	4.50

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
4.85	4.80

Return on premium

Rates
0.00

Government Annuities

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