

# Rates Sheet

From: 30 November 2022

To: 6 December 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	3.10	3.40	4.25	4.00	3.75	3.70	3.60	3.40	3.40	3.45	3.75	3.75
\$50,000 and over	3.35	3.65	4.50	4.25	4.00	3.95	3.85	3.65	3.65	3.70	4.00	4.00

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

Less than \$50,000	4.05	3.80	3.55	3.50	3.40	3.25	3.25	3.25	3.55	3.55
\$50,000 and over	4.30	4.05	3.80	3.75	3.65	3.50	3.50	3.50	3.80	3.80

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	4.35	3.85	3.80	3.70	3.50
\$50,000 and over	4.60	4.10	4.05	3.95	3.75

For the rates applicable to the other inforce contracts, see their respective rate sheets available at [www.webi.ca](http://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	4.75	4.45	4.35	4.20	4.10	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
4.85 ↓	4.80 ↓

### Return on premium

Rates
0.00

### Government Annuities

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