

Rates Sheet

From: 11 January 2023

To: 17 January 2023

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 | 3.50 | 3.65 | 4.45 | 4.10 | 3.70 | 3.65 | 3.55 | 3.35 | 3.35 | 3.50 | 3.80 | 3.80 |
| \$50,000 and over | 3.75 | 3.90 | 4.70 | 4.35 | 3.95 | 3.90 | 3.80 | 3.60 | 3.60 | 3.75 | 4.05 | 4.05 |

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

| | | | | | | | | | | |
|--------------------|------|------|------|------|------|------|------|------|------|------|
| Less than \$50,000 | 4.25 | 3.90 | 3.50 | 3.45 | 3.35 | 3.20 | 3.20 | 3.30 | 3.60 | 3.60 |
| \$50,000 and over | 4.50 | 4.15 | 3.75 | 3.70 | 3.60 | 3.45 | 3.45 | 3.55 | 3.85 | 3.85 |

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 | 4.55 | 3.80 | 3.75 | 3.65 | 3.45 |
| \$50,000 and over | 4.80 | 4.05 | 4.00 | 3.90 | 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 | 1.50 |
|-------------------|------|

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 | 4.85 | 4.50 | 4.35 | 4.25 | 4.15 | 4.10 | 4.20 | 4.30 |

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 |
|--------------------|-------------------|
| 4.95 ↑ | 4.90 ↑ |

Return on premium

| Rates |
|-------|
| 0.00 |

Government Annuities

| OAS Maximum | QPP/PPP Maximum |
|-------------|-----------------|
| \$ 685.5 | \$ 1253.59 |