

# Rates Sheet

From: 11 October 2023

To: 17 October 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
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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	4.05	4.15	4.60	4.60	4.55	4.55	4.50	4.30	4.30	4.55	4.45	4.50
\$50,000 and over	4.30	4.40	4.85	4.85	4.80	4.80	4.75	4.55	4.55	4.80	4.70	4.75

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

Less than \$50,000	4.40	4.40	4.35	4.35	4.30	4.10	4.10	4.35	4.25	4.30
\$50,000 and over	4.65	4.65	4.60	4.60	4.55	4.35	4.35	4.60	4.50	4.55

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	4.70	4.65	4.65	4.60	4.40
\$50,000 and over	4.95	4.90	4.90	4.85	4.65

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
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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	5.95	5.70	5.60	5.55	5.50	5.45	5.50	5.45

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
5.55 ↓	5.50 ↓

### Return on premium

Rates
0.00

### Government Annuities

OAS Maximum	QPP/ CPP Maximum
\$ 707.68	\$ 1306.57