

Rates Sheet

From: 22 November 2023

To: 28 November 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	4.00	4.00	4.20	4.15	4.10	4.05	3.95	3.85	3.85	4.10	4.05	4.10
\$50,000 and over	4.25	4.25	4.45	4.40	4.35	4.30	4.20	4.10	4.10	4.35	4.30	4.35

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

Less than \$50,000	4.00	3.95	3.90	3.85	3.75	3.65	3.65	3.90	3.85	3.90
\$50,000 and over	4.25	4.20	4.15	4.10	4.00	3.90	3.90	4.15	4.10	4.15

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	4.30	4.20	4.15	4.05	3.95
\$50,000 and over	4.55	4.45	4.40	4.30	4.20

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
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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	5.55	5.25	5.15	5.10	5.05	5.00	5.05	5.10

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
5.25	5.20

Return on premium

Rates
0.00

Government Annuities

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