

Rates Sheet

From: 11 September 2024

To: 17 September 2024

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 | 2.95 | 2.85 | 2.75 | 2.65 | 2.50 | 2.45 | 2.55 | 2.55 | 2.55 | 3.15 | 3.55 | 3.65 |
| \$50,000 and over | 3.20 | 3.10 | 3.00 | 2.90 | 2.75 | 2.70 | 2.80 | 2.80 | 2.80 | 3.40 | 3.80 | 3.90 |

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

| | | | | | | | | | | |
|--------------------|------|------|------|------|------|------|------|------|------|------|
| Less than \$50,000 | 2.60 | 2.50 | 2.35 | 2.30 | 2.40 | 2.40 | 2.40 | 3.00 | 3.35 | 3.45 |
| \$50,000 and over | 2.85 | 2.75 | 2.60 | 2.55 | 2.65 | 2.65 | 2.65 | 3.25 | 3.60 | 3.70 |

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 | 2.85 | 2.60 | 2.55 | 2.65 | 2.65 |
| \$50,000 and over | 3.10 | 2.85 | 2.80 | 2.90 | 2.90 |

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 | 3.80 | 3.65 | 3.60 | 3.60 | 3.65 | 3.90 | 4.20 | 4.35 |

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 |
|--------------------|-------------------|
| 4.50 ↓ | 4.35 ↓ |

Return on premium

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

Government Annuities

| OAS Maximum | QPP/CPP Maximum |
|-------------|-----------------|
| \$ 718.33 | \$ 1334.58 |