

Rates Sheet

From: 18 December 2024

To: 24 December 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
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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	2.05	2.05	2.20	2.30	2.35	2.50	2.55	2.55	2.55	3.10	3.50	3.55
\$50,000 and over	2.30	2.30	2.45	2.55	2.60	2.75	2.80	2.80	2.80	3.35	3.75	3.80

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

Less than \$50,000	2.05	2.15	2.20	2.35	2.40	2.40	2.40	2.40	2.95	3.30	3.35
\$50,000 and over	2.30	2.40	2.45	2.60	2.65	2.65	2.65	2.65	3.20	3.55	3.60

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	2.30	2.45	2.60	2.65	2.65
\$50,000 and over	2.55	2.70	2.85	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
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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	3.25	3.40	3.45	3.55	3.60	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/PPP Maximum
\$ 727.67	\$ 1334.58