

Rates Sheet

From: 21 August 2024

To: 27 August 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	3.15	3.00	3.20	3.00	2.75	2.70	2.75	2.75	2.75	3.30	3.60	3.70
\$50,000 and over	3.40	3.25	3.45	3.25	3.00	2.95	3.00	3.00	3.00	3.55	3.85	3.95

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

Less than \$50,000	3.05	2.85	2.60	2.55	2.60	2.60	2.60	2.60	3.15	3.40	3.50
\$50,000 and over	3.30	3.10	2.85	2.80	2.85	2.85	2.85	2.85	3.40	3.65	3.75

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	3.30	2.85	2.80	2.85	2.85
\$50,000 and over	3.55	3.10	3.05	3.10	3.10

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	4.25	4.00	3.90	3.90	3.90	4.10	4.35	4.45

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
4.55 ↓	4.45 ↓

Return on premium

Rates
0.00

Government Annuities

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