

Rates Sheet

From: 25 December 2024

To: 31 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	2.00	2.05	2.20	2.30	2.40	2.50	2.65	2.65	2.65	3.20	3.55	3.60
\$50,000 and over	2.25	2.30	2.45	2.55	2.65	2.75	2.90	2.90	2.90	3.45	3.80	3.85

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

Less than \$50,000	2.05	2.15	2.25	2.35	2.50	2.50	2.50	3.05	3.35	3.40
\$50,000 and over	2.30	2.40	2.50	2.60	2.75	2.75	2.75	3.30	3.60	3.65

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	2.50	2.60	2.75	2.75
\$50,000 and over	2.55	2.75	2.85	3.00	3.00

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	3.30	3.40	3.50	3.60	3.70	4.00	4.25	4.40

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
\$ 727.67	\$ 1334.58