

# Rates Sheet

From: 15 January 2025

To: 21 January 2025

## 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	2.55	2.55	2.50	2.60	2.80	2.90	2.90	3.50	3.85	3.95
\$50,000 and over	2.30	2.30	2.80	2.80	2.75	2.85	3.05	3.15	3.15	3.75	4.10	4.20

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

Less than \$50,000	2.40	2.40	2.35	2.45	2.65	2.75	2.75	3.30	3.65	3.75
\$50,000 and over	2.65	2.65	2.60	2.70	2.90	3.00	3.00	3.55	3.90	4.00

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	2.65	2.60	2.70	2.90	3.00
\$50,000 and over	2.90	2.85	2.95	3.15	3.25

For the rates applicable to the other inforce contracts, see their respective rate sheets available at [www.webi.ca](http://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	3.60	3.60	3.65	3.75	3.85	4.25	4.55	4.70

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
4.70 ↑	4.55 ↑

### Return on premium

Rates
0.00

### Government Annuities

OAS Maximum	QPP/ CPP Maximum
\$ 727.67	\$ 1365