

Rates Sheet

From: 19 March 2025

To: 25 March 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	0.75	↓
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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	1.55	1.55	2.00	2.05	2.05	2.15	2.30	2.45	2.45	3.10	3.55	3.65
\$50,000 and over	1.80	1.80	2.25	2.30	2.30	2.40	2.55	2.70	2.70	3.35	3.80	3.90

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

Less than \$50,000	1.85	1.90	1.90	2.00	2.15	2.30	2.30	2.95	3.35	3.45
\$50,000 and over	2.10	2.15	2.15	2.25	2.40	2.55	2.55	3.20	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	2.10	2.15	2.25	2.40	2.55
\$50,000 and over	2.35	2.40	2.50	2.65	2.80

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	1.25	↓
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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	3.05	3.05	3.15	3.25	3.40	3.80	4.15	4.30

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
4.45 ↑	4.25 ↑

Return on premium

Rates
0.00

Government Annuities

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