

# Rates Sheet

From: 23 April 2025

To: 29 April 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	1.95	2.05	2.10	2.20	2.45	2.65	2.65	3.35	3.85	3.95
\$50,000 and over	1.80	1.80	2.20	2.30	2.35	2.45	2.70	2.90	2.90	3.60	4.10	4.20

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

Less than \$50,000	1.80	1.90	1.95	2.05	2.30	2.50	2.50	3.20	3.65	3.75
\$50,000 and over	2.05	2.15	2.20	2.30	2.55	2.75	2.75	3.45	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	2.05	2.20	2.30	2.55	2.75
\$50,000 and over	2.30	2.45	2.55	2.80	3.00

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	1.25
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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	3.00	3.10	3.15	3.30	3.45	3.95	4.35	4.55

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
4.60 ↑	4.40 ↑

### Return on premium

Rates
0.00

### Government Annuities

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