Rates Sheet

From: 30 January 2019
To: 5 February 2019

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	0.20

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	1.00	1.10	1.60	1.65	1.65	1.75	1.90	2.00	2.00	2.40	2.45	2.85
$50,000 and over	1.25	1.35	1.85	1.90	1.90	2.00	2.15	2.25	2.25	2.65	2.70	3.10

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

Less than $50,000	1.45	1.50	1.50	1.60	1.75	1.85	1.85	2.25	2.30	2.70
$50,000 and over	1.70	1.75	1.75	1.85	2.00	2.10	2.10	2.50	2.55	2.95

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	1.70	1.75	1.85	2.00	2.10
$50,000 and over	1.95	2.00	2.10	2.25	2.35

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	1.00

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	2.05	2.10	2.15	2.25	2.30	2.65	2.85	2.95

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
3.60	3.55

Return on premium

Rates
0.00

Government Annuities

OAS Maximum	QPP/CPP Maximum
$ 601.45	$ 1154.58

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