

Rates Sheet

From: 27 December 2023

To: 2 January 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
-------------	------

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	3.95	3.85	3.90	3.70	3.45	3.30	3.20	3.10	3.10	3.35	3.35	3.45
\$50,000 and over	4.20	4.10	4.15	3.95	3.70	3.55	3.45	3.35	3.35	3.60	3.60	3.70

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

Less than \$50,000		3.70	3.50	3.25	3.15	3.05	2.95	2.95	3.20	3.20	3.25
\$50,000 and over		3.95	3.75	3.50	3.40	3.30	3.20	3.20	3.45	3.45	3.50

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	4.00	3.55	3.40	3.30	3.20
\$50,000 and over	4.25	3.80	3.65	3.55	3.45

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
-------------------	------

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	5.10	4.65	4.45	4.40	4.30	4.25	4.30	4.35

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
4.65 ↓	4.60 ↓

Return on premium

Rates
0.00

Government Annuities

OAS Maximum	QPP/CPP Maximum
\$ 707.68	\$ 1306.57