

# Rates Sheet

From: 1 October 2025

To: 7 October 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	0.65
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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	1.30	1.30	1.50	1.65	1.80	1.95	2.15	2.30	2.30	3.05	3.65	3.80
\$50,000 and over	1.55	1.55	1.75	1.90	2.05	2.20	2.40	2.55	2.55	3.30	3.90	4.05

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

Less than \$50,000	1.35	1.50	1.65	1.80	2.00	2.15	2.15	2.90	3.45	3.60
\$50,000 and over	1.60	1.75	1.90	2.05	2.25	2.40	2.40	3.15	3.70	3.85

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	1.60	1.90	2.05	2.25	2.40
\$50,000 and over	1.85	2.15	2.30	2.50	2.65

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	1.15
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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	2.55	2.75	2.90	3.00	3.15	3.65	4.05	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
4.50	4.25

### Return on premium

Rates
0.00

### Government Annuities

OAS Maximum	QPP/CPP Maximum
\$ 740.09	\$ 1365