

# Rates Sheet

From: 4 June 2025  
To: 10 June 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	1.55	1.50	1.80	1.90	1.95	2.10	2.30	2.55	2.55	3.20	3.65	3.75
\$50,000 and over	1.80	1.75	2.05	2.15	2.20	2.35	2.55	2.80	2.80	3.45	3.90	4.00

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

Less than \$50,000	1.65	1.75	1.80	1.95	2.15	2.40	2.40	3.05	3.45	3.55
\$50,000 and over	1.90	2.00	2.05	2.20	2.40	2.65	2.65	3.30	3.70	3.80

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	1.90	2.05	2.20	2.40	2.65
\$50,000 and over	2.15	2.30	2.45	2.65	2.90

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	2.85	2.95	3.05	3.20	3.35	3.85	4.20	4.40

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 ↓	4.30 ↓

### Return on premium

Rates
0.00

### Government Annuities

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