

Rates Sheet

From: 5 November 2025
To: 11 November 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
-------------	------

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	1.15	1.15	1.35	1.55	1.70	1.85	2.10	2.25	2.25	3.00	3.55	3.70
\$50,000 and over	1.40	1.40	1.60	1.80	1.95	2.10	2.35	2.50	2.50	3.25	3.80	3.95

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

Less than \$50,000	1.20	1.40	1.55	1.70	1.95	2.10	2.10	2.85	3.35	3.50
\$50,000 and over	1.45	1.65	1.80	1.95	2.20	2.35	2.35	3.10	3.60	3.75

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	1.45	1.80	1.95	2.20	2.35
\$50,000 and over	1.70	2.05	2.20	2.45	2.60

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	1.15
-------------------	------

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	2.40	2.65	2.80	2.95	3.05	3.60	4.00	4.25

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
4.45 ↑	4.20 ↑

Return on premium

Rates
0.00

Government Annuities

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