

# Rates Sheet

From: 8 October 2025

To: 14 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 |
|-------------|------|

**Redeemable Term Investment** Non-registered Contract / RRSP / LIRA / RRIF / LIF / TFSA

### Simple and Compound Interest (Annual)

|                    | 3 mos | 6 mos | 1 yr<br>↓ | 18 mos<br>↓ | 2 yrs<br>↓ | 3 yrs<br>↓ | 4 yrs<br>↓ | 54 mos | 5-9 yrs | 10 yrs<br>↑ | 11-15 yrs<br>↑ | 16-20 yrs<br>↑ |
|--------------------|-------|-------|-----------|-------------|------------|------------|------------|--------|---------|-------------|----------------|----------------|
| Less than \$50,000 | 1.30  | 1.30  | 1.45      | 1.60        | 1.75       | 1.90       | 2.10       | 2.30   | 2.30    | 3.10        | 3.70           | 3.90           |
| \$50,000 and over  | 1.55  | 1.55  | 1.70      | 1.85        | 2.00       | 2.15       | 2.35       | 2.55   | 2.55    | 3.35        | 3.95           | 4.15           |

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

|                    |      |      |      |      |      |      |      |      |      |      |
|--------------------|------|------|------|------|------|------|------|------|------|------|
| Less than \$50,000 | 1.30 | 1.45 | 1.60 | 1.75 | 1.95 | 2.15 | 2.15 | 2.95 | 3.50 | 3.70 |
| \$50,000 and over  | 1.55 | 1.70 | 1.85 | 2.00 | 2.20 | 2.40 | 2.40 | 3.20 | 3.75 | 3.95 |

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<br>↓ | 2 yrs<br>↓ | 3 yrs<br>↓ | 4 yrs<br>↓ | 5-9 yrs |
|--------------------|-----------|------------|------------|------------|---------|
| Less than \$50,000 | 1.55      | 1.85       | 2.00       | 2.20       | 2.40    |
| \$50,000 and over  | 1.80      | 2.10       | 2.25       | 2.45       | 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 |
|-------------------|------|

## Annuity Contract

### Term Certain Annuities / Guaranteed Maxi-Rente (RRIF)

|            | 1 yr<br>↓ | 2 yrs<br>↓ | 3 yrs<br>↓ | 4 yrs | 5-9 yrs<br>↓ | 10-14 yrs | 15-19 yrs<br>↑ | 20 yrs<br>↑ |
|------------|-----------|------------|------------|-------|--------------|-----------|----------------|-------------|
| Gross Rate | 2.50      | 2.70       | 2.85       | 3.00  | 3.10         | 3.65      | 4.10           | 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 |
|--------------------|-------------------|
| 4.55 ↑             | 4.30 ↑            |

### Return on premium

| Rates |
|-------|
| 0.00  |

### Government Annuities

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