

# Rates Sheet

From: 10 September 2025

To: 16 September 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	1.45	1.45	1.55	1.70	1.85	2.00	2.15	2.35	2.35	3.10	3.65	3.85
\$50,000 and over	1.70	1.70	1.80	1.95	2.10	2.25	2.40	2.60	2.60	3.35	3.90	4.10

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

Less than \$50,000	1.40	1.55	1.70	1.85	2.00	2.20	2.20	2.95	3.45	3.65
\$50,000 and over	1.65	1.80	1.95	2.10	2.25	2.45	2.45	3.20	3.70	3.90

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	1.65	1.95	2.10	2.25	2.45
\$50,000 and over	1.90	2.20	2.35	2.50	2.70

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	2.60	2.80	2.90	3.05	3.15	3.70	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
4.50 ↓	4.25 ↓

**Return on premium**

Rates
0.00

**Government Annuities**

OAS Maximum	QPP/CPP Maximum
\$ 734.95	\$ 1365