

Rates Sheet

From: 12 November 2025

To: 18 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	0.55	↓
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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	1.10	1.15	1.35	1.55	1.75	1.90	2.15	2.35	2.35	3.05	3.55	3.70
\$50,000 and over	1.35	1.40	1.60	1.80	2.00	2.15	2.40	2.60	2.60	3.30	3.80	3.95

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

Less than \$50,000	1.20	1.40	1.60	1.75	2.00	2.20	2.20	2.90	3.35	3.50
\$50,000 and over	1.45	1.65	1.85	2.00	2.25	2.45	2.45	3.15	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	1.85	2.00	2.25	2.45
\$50,000 and over	1.70	2.10	2.25	2.50	2.70

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	1.05	↓
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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	2.40	2.70	2.85	3.00	3.10	3.65	4.05	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	4.25 ↑

Return on premium

Rates
0.00

Government Annuities

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