

# Rates Sheet

From: 16 July 2025

To: 22 July 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	1.55	1.90	2.05	2.15	2.25	2.50	2.70	2.70	3.40	3.90	4.00
\$50,000 and over	1.80	1.80	2.15	2.30	2.40	2.50	2.75	2.95	2.95	3.65	4.15	4.25

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

Less than \$50,000	1.75	1.90	2.00	2.10	2.35	2.55	2.55	3.25	3.70	3.80
\$50,000 and over	2.00	2.15	2.25	2.35	2.60	2.80	2.80	3.50	3.95	4.05

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	2.00	2.25	2.35	2.60	2.80
\$50,000 and over	2.25	2.50	2.60	2.85	3.05

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	2.95	3.10	3.20	3.35	3.50	4.05	4.40	4.60

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
4.70    ↑	4.50    ↑

### Return on premium

Rates
0.00

### Government Annuities

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