

Rates Sheet

From: 21 May 2025

To: 27 May 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	1.50	1.45	1.75	1.90	2.00	2.10	2.35	2.60	2.60	3.30	3.75	3.85
\$50,000 and over	1.75	1.70	2.00	2.15	2.25	2.35	2.60	2.85	2.85	3.55	4.00	4.10

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

Less than \$50,000	1.60	1.75	1.85	1.95	2.20	2.45	2.45	3.15	3.55	3.65
\$50,000 and over	1.85	2.00	2.10	2.20	2.45	2.70	2.70	3.40	3.80	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	1.85	2.10	2.20	2.45	2.70
\$50,000 and over	2.10	2.35	2.45	2.70	2.95

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
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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	2.80	2.95	3.05	3.20	3.35	3.90	4.25	4.45

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 ↑	4.40 ↑

Return on premium

Rates
0.00

Government Annuities

OAS Maximum	QPP/CPP Maximum
\$ 727.67	\$ 1365