

Rates Sheet

From: 23 July 2025

To: 29 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	1.60	1.90	2.00	2.10	2.25	2.45	2.65	2.65	3.40	3.85	3.95
\$50,000 and over	1.80	1.85	2.15	2.25	2.35	2.50	2.70	2.90	2.90	3.65	4.10	4.20

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

Less than \$50,000	1.75	1.85	1.95	2.10	2.30	2.50	2.50	3.25	3.65	3.75
\$50,000 and over	2.00	2.10	2.20	2.35	2.55	2.75	2.75	3.50	3.90	4.00

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	2.20	2.35	2.55	2.75
\$50,000 and over	2.25	2.45	2.60	2.80	3.00

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	2.95	3.10	3.20	3.35	3.45	4.00	4.35	4.55

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
4.65 ↓	4.45 ↓

Return on premium

Rates
0.00

Government Annuities

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