

Rates Sheet

From: 24 December 2025

To: 30 December 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 |
|-------------|------|

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 | 1.05 | 1.15 | 1.45 | 1.70 | 1.90 | 2.10 | 2.30 | 2.50 | 2.50 | 3.25 | 3.70 | 3.90 |
| \$50,000 and over | 1.30 | 1.40 | 1.70 | 1.95 | 2.15 | 2.35 | 2.55 | 2.75 | 2.75 | 3.50 | 3.95 | 4.15 |

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

| | | | | | | | | | | |
|--------------------|------|------|------|------|------|------|------|------|------|------|
| Less than \$50,000 | 1.30 | 1.55 | 1.75 | 1.95 | 2.15 | 2.35 | 2.35 | 3.10 | 3.50 | 3.70 |
| \$50,000 and over | 1.55 | 1.80 | 2.00 | 2.20 | 2.40 | 2.60 | 2.60 | 3.35 | 3.75 | 3.95 |

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 | 1.55 | 2.00 | 2.20 | 2.40 | 2.60 |
| \$50,000 and over | 1.80 | 2.25 | 2.45 | 2.65 | 2.85 |

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 |
|-------------------|------|

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 | 2.50 | 2.80 | 2.95 | 3.15 | 3.30 | 3.85 | 4.20 | 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 |
|--------------------|-------------------|
| 4.60 | 4.35 |

Return on premium

| Rates |
|-------|
| 0.00 |

Government Annuities

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