

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
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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	1.05	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
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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	2.50	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