

# Rates Sheet

From: 30 April 2025

To: 6 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	0.75
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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	2.00	2.05	2.20	2.40	2.65	2.65	3.30	3.75	3.90
\$50,000 and over	1.80	1.80	2.15	2.25	2.30	2.45	2.65	2.90	2.90	3.55	4.00	4.15

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

Less than \$50,000	1.75	1.85	1.90	2.05	2.25	2.50	2.50	3.15	3.55	3.70
\$50,000 and over	2.00	2.10	2.15	2.30	2.50	2.75	2.75	3.40	3.80	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	2.00	2.15	2.30	2.50	2.75
\$50,000 and over	2.25	2.40	2.55	2.75	3.00

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	1.25
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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	3.05	3.15	3.25	3.40	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 ↓	4.35 ↓

**Return on premium**

Rates
0.00

**Government Annuities**

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