

Rates Sheet

From: 1 July 2026

To: 7 July 2026

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	1.20	1.30	1.80	1.90	2.00	2.20	2.40	2.50	2.50	3.15	3.65	3.80
\$50,000 and over	1.45	1.55	2.05	2.15	2.25	2.45	2.65	2.75	2.75	3.40	3.90	4.05

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

Less than \$50,000	1.65	1.75	1.85	2.05	2.25	2.35	2.35	3.00	3.45	3.60
\$50,000 and over	1.90	2.00	2.10	2.30	2.50	2.60	2.60	3.25	3.70	3.85

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	1.90	2.10	2.30	2.50	2.60
\$50,000 and over	2.15	2.35	2.55	2.75	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

	1 yr	2 yrs ↓	3 yrs ↓	4 yrs ↓	5-9 yrs ↓	10-14 yrs ↓	15-19 yrs ↓	20 yrs ↓
Gross Rate	2.85	3.00	3.10	3.25	3.35	3.80	4.15	4.35

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
\$ 743.05	\$ 1508