

# Rates Sheet

From: 3 June 2026

To: 9 June 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 | 1.25  | 1.30  | 1.85 | 1.95   | 2.05  | 2.20  | 2.45  | 2.55   | 2.55    | 3.15   | 3.60      | 3.75      |
| \$50,000 and over  | 1.50  | 1.55  | 2.10 | 2.20   | 2.30  | 2.45  | 2.70  | 2.80   | 2.80    | 3.40   | 3.85      | 4.00      |

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

|                    |      |      |      |      |      |      |      |      |      |      |
|--------------------|------|------|------|------|------|------|------|------|------|------|
| Less than \$50,000 | 1.70 | 1.80 | 1.90 | 2.05 | 2.30 | 2.40 | 2.40 | 3.00 | 3.40 | 3.55 |
| \$50,000 and over  | 1.95 | 2.05 | 2.15 | 2.30 | 2.55 | 2.65 | 2.65 | 3.25 | 3.65 | 3.80 |

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 | 1.95 | 2.15  | 2.30  | 2.55  | 2.65    |
| \$50,000 and over  | 2.20 | 2.40  | 2.55  | 2.80  | 2.90    |

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 | 1.05 |
|-------------------|------|

## 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 | 2.90 | 3.05  | 3.15  | 3.30  | 3.40    | 3.85      | 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 ↓             | 4.25 ↓            |

### Return on premium

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

### Government Annuities

| OAS Maximum | QPP/ CPP Maximum |
|-------------|------------------|
| \$ 743.05   | \$ 1508          |