

# Rates Sheet

From: 7 January 2026  
To: 13 January 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
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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	1.10	1.15	1.65	1.80	1.90	2.05	2.30	2.50	2.50	3.20	3.75	3.90
\$50,000 and over	1.35	1.40	1.90	2.05	2.15	2.30	2.55	2.75	2.75	3.45	4.00	4.15

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

Less than \$50,000	1.50	1.65	1.75	1.90	2.15	2.35	2.35	3.05	3.55	3.70
\$50,000 and over	1.75	1.90	2.00	2.15	2.40	2.60	2.60	3.30	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	1.75	2.00	2.15	2.40	2.60
\$50,000 and over	2.00	2.25	2.40	2.65	2.85

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
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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	2.70	2.85	3.00	3.15	3.30	3.80	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 ↑	4.40 ↑

### Return on premium

Rates
0.00

### Government Annuities

OAS Maximum	QPP/CPP Maximum
\$ 742.31	\$ 1508