

# Rates Sheet

From: 8 April 2026  
To: 14 April 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	1.25	1.30	1.95	2.10	2.20	2.35	2.55	2.70	2.70	3.35	3.80	4.00
\$50,000 and over	1.50	1.55	2.20	2.35	2.45	2.60	2.80	2.95	2.95	3.60	4.05	4.25

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

Less than \$50,000	1.80	1.95	2.05	2.20	2.40	2.55	2.55	3.20	3.60	3.80
\$50,000 and over	2.05	2.20	2.30	2.45	2.65	2.80	2.80	3.45	3.85	4.05

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	2.05	2.30	2.45	2.65	2.80
\$50,000 and over	2.30	2.55	2.70	2.90	3.05

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	2.95	3.15	3.30	3.45	3.55	4.00	4.35	4.55

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
4.75	4.40

### Return on premium

Rates
0.00

### Government Annuities

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