

Rates Sheet

From: 13 May 2026

To: 19 May 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	1.35	1.95	2.10	2.20	2.40	2.65	2.75	2.75	3.35	3.80	3.95
\$50,000 and over	1.50	1.60	2.20	2.35	2.45	2.65	2.90	3.00	3.00	3.60	4.05	4.20

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

Less than \$50,000	1.80	1.95	2.05	2.25	2.50	2.60	2.60	3.20	3.60	3.75
\$50,000 and over	2.05	2.20	2.30	2.50	2.75	2.85	2.85	3.45	3.85	4.00

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	2.50	2.75	2.85
\$50,000 and over	2.30	2.55	2.75	3.00	3.10

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
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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	3.00	3.20	3.35	3.50	3.60	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