

# Rates Sheet

From: 18 March 2026

To: 24 March 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	1.20	1.20	1.75	1.90	2.00	2.20	2.40	2.55	2.55	3.25	3.75	3.95
\$50,000 and over	1.45	1.45	2.00	2.15	2.25	2.45	2.65	2.80	2.80	3.50	4.00	4.20

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

Less than \$50,000	1.60	1.75	1.85	2.05	2.25	2.40	2.40	3.10	3.55	3.75
\$50,000 and over	1.85	2.00	2.10	2.30	2.50	2.65	2.65	3.35	3.80	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	1.85	2.10	2.30	2.50	2.65
\$50,000 and over	2.10	2.35	2.55	2.75	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
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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	2.80	3.00	3.15	3.25	3.40	3.85	4.25	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
4.70 ↑	4.35 ↑

### Return on premium

Rates
0.00

### Government Annuities

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