

# Rates Sheet

From: 28 January 2026  
To: 3 February 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	1.60	1.70	1.80	2.00	2.25	2.40	2.40	3.10	3.65	3.80
\$50,000 and over	1.35	1.40	1.85	1.95	2.05	2.25	2.50	2.65	2.65	3.35	3.90	4.05

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

Less than \$50,000	1.45	1.55	1.65	1.85	2.10	2.25	2.25	2.95	3.45	3.60
\$50,000 and over	1.70	1.80	1.90	2.10	2.35	2.50	2.50	3.20	3.70	3.85

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	1.70	1.90	2.10	2.35	2.50
\$50,000 and over	1.95	2.15	2.35	2.60	2.75

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	2.60	2.80	2.95	3.10	3.20	3.70	4.10	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
4.55 ↓	4.30 ↓

### Return on premium

Rates
0.00

### Government Annuities

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