

Rates Sheet

From: 10 December 2025

To: 16 December 2025

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	1.50	1.75	1.95	2.15	2.40	2.60	2.60	3.30	3.75	3.90
\$50,000 and over	1.35	1.40	1.75	2.00	2.20	2.40	2.65	2.85	2.85	3.55	4.00	4.15

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

Less than \$50,000	1.35	1.60	1.80	2.00	2.25	2.45	2.45	3.15	3.55	3.70
\$50,000 and over	1.60	1.85	2.05	2.25	2.50	2.70	2.70	3.40	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	1.60	2.05	2.25	2.50	2.70
\$50,000 and over	1.85	2.30	2.50	2.75	2.95

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 / 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	2.55	2.85	3.05	3.20	3.35	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
4.60 ↑	4.40 ↑

Return on premium

Rates
0.00

Government Annuities

OAS Maximum	QPP/CPP Maximum
\$ 740.09	\$ 1365