

Rates Sheet

From: 17 December 2025

To: 23 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	1.45	1.70	1.90	2.10	2.35	2.55	2.55	3.25	3.75	3.90
\$50,000 and over	1.35	1.40	1.70	1.95	2.15	2.35	2.60	2.80	2.80	3.50	4.00	4.15

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

Less than \$50,000	1.30	1.55	1.75	1.95	2.20	2.40	2.40	3.10	3.55	3.70
\$50,000 and over	1.55	1.80	2.00	2.20	2.45	2.65	2.65	3.35	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	1.55	2.00	2.20	2.45	2.65
\$50,000 and over	1.80	2.25	2.45	2.70	2.90

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	2.50	2.80	3.00	3.15	3.30	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