

# Rates Sheet

From: 5 August 2026  
To: 11 August 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 |
|-------------|------|

**Redeemable Term Investment** Non-registered Contract / RRSP / LIRA / RRIF / LIF / TFSA

### Simple and Compound Interest (Annual)

|                    | 3 mos | 6 mos<br>↓ | 1 yr | 18 mos | 2 yrs | 3 yrs | 4 yrs | 54 mos | 5-9 yrs | 10 yrs<br>↑ | 11-15 yrs<br>↑ | 16-20 yrs<br>↑ |
|--------------------|-------|------------|------|--------|-------|-------|-------|--------|---------|-------------|----------------|----------------|
| Less than \$50,000 | 1.20  | 1.30       | 1.90 | 2.05   | 2.15  | 2.40  | 2.60  | 2.70   | 2.70    | 3.40        | 3.90           | 4.10           |
| \$50,000 and over  | 1.45  | 1.55       | 2.15 | 2.30   | 2.40  | 2.65  | 2.85  | 2.95   | 2.95    | 3.65        | 4.15           | 4.35           |

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

|                    |      |      |      |      |      |      |      |      |      |      |
|--------------------|------|------|------|------|------|------|------|------|------|------|
| Less than \$50,000 | 1.75 | 1.90 | 2.00 | 2.25 | 2.45 | 2.55 | 2.55 | 3.25 | 3.70 | 3.90 |
| \$50,000 and over  | 2.00 | 2.15 | 2.25 | 2.50 | 2.70 | 2.80 | 2.80 | 3.50 | 3.95 | 4.15 |

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 | 2.00 | 2.25  | 2.50  | 2.70  | 2.80    |
| \$50,000 and over  | 2.25 | 2.50  | 2.75  | 2.95  | 3.05    |

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 |
|-------------------|------|

## Annuity Contract

### Term Certain Annuities

|            | 1 yr | 2 yrs | 3 yrs | 4 yrs | 5-9 yrs | 10-14 yrs | 15-19 yrs | 20 yrs<br>↑ |
|------------|------|-------|-------|-------|---------|-----------|-----------|-------------|
| Gross Rate | 2.95 | 3.15  | 3.30  | 3.45  | 3.55    | 4.00      | 4.35      | 4.60        |

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 |
|--------------------|-------------------|
| 4.85               | 4.60 ↑            |

### Return on premium

| Rates |
|-------|
| 0.00  |

### Government Annuities

| OAS Maximum | QPP/CPP Maximum |
|-------------|-----------------|
| \$ 743.05   | \$ 1508         |