

Rates Sheet

From: 7 October 2026
To: 13 October 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	1.30	1.50	1.90	2.25	2.55	2.80	3.00	3.10	3.10	3.75	4.15	4.35
\$50,000 and over	1.55	1.75	2.15	2.50	2.80	3.05	3.25	3.35	3.35	4.00	4.40	4.60

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

Less than \$50,000	1.75	2.10	2.40	2.65	2.85	2.95	2.95	3.55	3.95	4.15
\$50,000 and over	2.00	2.35	2.65	2.90	3.10	3.20	3.20	3.80	4.20	4.40

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	2.65	2.90	3.10	3.20
\$50,000 and over	2.25	2.90	3.15	3.35	3.45

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

	1 yr ↓	2 yrs ↓	3 yrs ↓	4 yrs ↓	5-9 yrs ↓	10-14 yrs ↓	15-19 yrs ↓	20 yrs ↑
Gross Rate	2.95	3.40	3.65	3.80	3.95	4.35	4.70	4.90

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
5.15 ↑	4.85

Return on premium

Rates
0.00

Government Annuities

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