

Rates Sheet

From: 12 August 2026

To: 18 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
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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	1.25	1.35	1.95	2.15	2.30	2.50	2.70	2.85	2.85	3.50	4.00	4.20
\$50,000 and over	1.50	1.60	2.20	2.40	2.55	2.75	2.95	3.10	3.10	3.75	4.25	4.45

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

Less than \$50,000	1.80	2.00	2.15	2.35	2.55	2.70	2.70	3.30	3.80	4.00
\$50,000 and over	2.05	2.25	2.40	2.60	2.80	2.95	2.95	3.55	4.05	4.25

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	2.05	2.40	2.60	2.80	2.95
\$50,000 and over	2.30	2.65	2.85	3.05	3.20

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	3.00	3.25	3.40	3.55	3.70	4.15	4.50	4.70

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
5.00 ↑	4.70 ↑

Return on premium

Rates
0.00

Government Annuities

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