Rates Sheet

From: 21 October 2026
To: 27 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

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	1.45	1.65	2.05	2.35	2.65	2.90	3.10	3.15	3.15	3.70	4.10	4.25
$50,000 and over	1.70	1.90	2.30	2.60	2.90	3.15	3.35	3.40	3.40	3.95	4.35	4.50

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

Less than $50,000	1.90	2.20	2.50	2.75	2.95	3.00	3.00	3.50	3.90	4.05
$50,000 and over	2.15	2.45	2.75	3.00	3.20	3.25	3.25	3.75	4.15	4.30

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	2.15	2.75	3.00	3.20	3.25
$50,000 and over	2.40	3.00	3.25	3.45	3.50

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

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	3.10	3.50	3.75	3.90	4.00	4.40	4.70	4.85

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
5.10 ↑	4.80

Return on premium

Rates
0.00

Government Annuities

OAS Maximum	QPP/CPP Maximum
$ 743.05	$ 1508

Desjardins Insurance
Life • Health • Retirement