

# Rates Sheet

From: 26 August 2026  
To: 1 September 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 | 1.25  | 1.35  | 1.95 | 2.10   | 2.20  | 2.45  | 2.65  | 2.75   | 2.75    | 3.45   | 4.00      | 4.15      |
| \$50,000 and over  | 1.50  | 1.60  | 2.20 | 2.35   | 2.45  | 2.70  | 2.90  | 3.00   | 3.00    | 3.70   | 4.25      | 4.40      |

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

|                    |      |      |      |      |      |      |      |      |      |      |
|--------------------|------|------|------|------|------|------|------|------|------|------|
| Less than \$50,000 | 1.80 | 1.95 | 2.05 | 2.30 | 2.50 | 2.60 | 2.60 | 3.25 | 3.80 | 3.95 |
| \$50,000 and over  | 2.05 | 2.20 | 2.30 | 2.55 | 2.75 | 2.85 | 2.85 | 3.50 | 4.05 | 4.20 |

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 | 2.30  | 2.55  | 2.75  | 2.85    |
| \$50,000 and over  | 2.30 | 2.55  | 2.80  | 3.00  | 3.10    |

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 |
|------------|------|-------|-------|-------|---------|-----------|-----------|--------|
|            |      | ↓     | ↓     | ↓     | ↓       | ↓         | ↓         | ↓      |
| Gross Rate | 3.00 | 3.15  | 3.35  | 3.50  | 3.60    | 4.05      | 4.45      | 4.65   |

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 |
|--------------------|-------------------|
| 4.95 ↓             | 4.60 ↓            |

### Return on premium

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

### Government Annuities

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