Rates Sheet

From: 28 October 2026
To: 3 November 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	2.40	2.70	2.90	3.05	3.10	3.10	3.65	4.00	4.20
$50,000 and over	1.70	1.90	2.30	2.65	2.95	3.15	3.30	3.35	3.35	3.90	4.25	4.45

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

Less than $50,000	1.90	2.25	2.55	2.75	2.90	2.95	2.95	3.45	3.80	4.00
$50,000 and over	2.15	2.50	2.80	3.00	3.15	3.20	3.20	3.70	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	2.15	2.80	3.00	3.15	3.20
$50,000 and over	2.40	3.05	3.25	3.40	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

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	3.55	3.75	3.90	4.00	4.35	4.65	4.80

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
5.05 ↓	4.75 ↓

Return on premium

Rates
0.00

Government Annuities

OAS Maximum	QPP/CPP Maximum
$ 743.05	$ 1508

Desjardins Insurance
Life • Health • Retirement