

Rates Sheet

From: 29 July 2026
To: 4 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	1.20	1.35	1.90	2.05	2.15	2.40	2.60	2.70	2.70	3.35	3.80	4.00
\$50,000 and over	1.45	1.60	2.15	2.30	2.40	2.65	2.85	2.95	2.95	3.60	4.05	4.25

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

Less than \$50,000	1.75	1.90	2.00	2.25	2.45	2.55	2.55	3.20	3.60	3.80
\$50,000 and over	2.00	2.15	2.25	2.50	2.70	2.80	2.80	3.45	3.85	4.05

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	2.25	2.50	2.70	2.80
\$50,000 and over	2.25	2.50	2.75	2.95	3.05

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	3.15	3.30	3.45	3.55	4.00	4.35	4.55

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
4.85	4.55

Return on premium

Rates
0.00

Government Annuities

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