

Rates Sheet

From: 22 July 2026

To: 28 July 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	1.85	2.00	2.10	2.30	2.55	2.65	2.65	3.35	3.85	4.00
\$50,000 and over	1.45	1.60	2.10	2.25	2.35	2.55	2.80	2.90	2.90	3.60	4.10	4.25

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

Less than \$50,000	1.70	1.85	1.95	2.15	2.40	2.50	2.50	3.20	3.65	3.80
\$50,000 and over	1.95	2.10	2.20	2.40	2.65	2.75	2.75	3.45	3.90	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	1.95	2.20	2.40	2.65	2.75
\$50,000 and over	2.20	2.45	2.65	2.90	3.00

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	3.10	3.25	3.40	3.50	3.95	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