



# GUARANTEED INVESTMENT RATES

## Type of contract

- Savings
- Insurance - universal life policies

In effect on December 23, 2022<sup>1</sup>

**Combine efficiency, flexibility and security. A great alternative to bonds!**

- ▣ Redeemable at any time<sup>2</sup>
- ▣ Possible creditor protection
- ▣ Quick payment at death

Guaranteed Interest Fund Rates					
Term	Amount to be invested				
	\$500 to \$24,999	\$25,000 to \$99,999	\$100,000 to \$199,999	\$200,000 to \$499,999	\$500,000 to \$999,999
1 month renewable <sup>3</sup>	2.95%	2.95%	2.95%	2.95%	2.95%
1 year	4.40%	4.55%	4.60%	4.65%	4.70%
2 years	4.30%	4.45%	4.50%	4.55%	4.60%
3 years	4.20%	4.35%	4.40%	4.45%	4.50%
4 years	4.10%	4.25%	4.30%	4.35%	4.40%
5 years	4.00%	4.15%	4.20%	4.25%	4.30%
10 years	3.90%	4.05%	4.10%	4.15%	4.20%

5-Year Progressive Rates					
Term	Amount to be invested				
	\$500 to \$24,999	\$25,000 to \$99,999	\$100,000 to \$199,999	\$200,000 to \$499,999	\$500,000 to \$999,999
1st year	3.45%	3.60%	3.65%	3.70%	3.75%
2nd year	3.60%	3.75%	3.80%	3.85%	3.90%
3rd year	3.90%	4.05%	4.10%	4.15%	4.20%
4th year	4.30%	4.45%	4.50%	4.55%	4.60%
5th year	4.75%	4.90%	4.95%	5.00%	5.05%

## High Interest Savings Account rates and Daily Interest Fund+ rates

The current rate is 3.90%.

<sup>1</sup> Rates are reviewed weekly and are subject to change without notice.

<sup>2</sup> Fees may apply.

<sup>3</sup> Annualized simple rate; annualized compound rate for other terms.