



GUARANTEED INVESTMENT RATES

Type of contract

- Savings
- Insurance – universal life policies

In effect on January 13, 2023¹

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

- Redeemable at any time²
- 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 ³	2.95%	2.95%	2.95%	2.95%	2.95%
1 year	4.45%	4.60%	4.65%	4.70%	4.75%
2 years	4.35%	4.50%	4.55%	4.60%	4.65%
3 years	4.25%	4.40%	4.45%	4.50%	4.55%
4 years	4.15%	4.30%	4.35%	4.40%	4.45%
5 years	4.10%	4.25%	4.30%	4.35%	4.40%
10 years	4.00%	4.15%	4.20%	4.25%	4.30%

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	3.55%	3.70%	3.75%	3.80%	3.85%
2nd year	3.70%	3.85%	3.90%	3.95%	4.00%
3rd year	4.00%	4.15%	4.20%	4.25%	4.30%
4th year	4.40%	4.55%	4.60%	4.65%	4.70%
5th year	4.85%	5.00%	5.05%	5.10%	5.15%

High Interest Savings Account rates and Daily Interest Fund+ rates

The current rate is 4.00%.

¹ Rates are reviewed weekly and are subject to change without notice.

² Fees may apply.

³ Annualized simple rate; annualized compound rate for other terms.