



# GUARANTEED INVESTMENT RATES

## Type of contract

- Savings
- Insurance – universal life policies

In effect on January 20, 2023<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	4.25%	4.40%	4.45%	4.50%	4.55%
2 years	4.10%	4.25%	4.30%	4.35%	4.40%
3 years	3.90%	4.05%	4.10%	4.15%	4.20%
4 years	3.80%	3.95%	4.00%	4.05%	4.10%
5 years	3.75%	3.90%	3.95%	4.00%	4.05%
10 years	3.75%	3.90%	3.95%	4.00%	4.05%

## 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	3.20%	3.35%	3.40%	3.45%	3.50%
2nd year	3.35%	3.50%	3.55%	3.60%	3.65%
3rd year	3.65%	3.80%	3.85%	3.90%	3.95%
4th year	4.05%	4.20%	4.25%	4.30%	4.35%
5th year	4.50%	4.65%	4.70%	4.75%	4.80%

## 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.