



GUARANTEED INVESTMENT RATES

Type of contract

- Savings
- Insurance – universal life policies

In effect on January 06, 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	4.60%	4.75%	4.80%	4.85%	4.90%
2 years	4.40%	4.55%	4.60%	4.65%	4.70%
3 years	4.30%	4.45%	4.50%	4.55%	4.60%
4 years	4.10%	4.25%	4.30%	4.35%	4.40%
5 years	4.05%	4.20%	4.25%	4.30%	4.35%
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	3.50%	3.65%	3.70%	3.75%	3.80%
2nd year	3.65%	3.80%	3.85%	3.90%	3.95%
3rd year	3.95%	4.10%	4.15%	4.20%	4.25%
4th year	4.35%	4.50%	4.55%	4.60%	4.65%
5th year	4.80%	4.95%	5.00%	5.05%	5.10%

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.