

## Interest rates table

### Guaranteed Interest Account (GIA) - Interest rates in effect on September 6, 2010<sup>1,2</sup>

Last rate change on September 2, 2010

Investment	Non redeemable before maturity date											
	Compounded interest (in %)						Simple interest (in %) <sup>3</sup>					
	1 yr	18 mths	2 yrs	3 yrs	4 yrs	5 yrs	1 yr	18 mths	2 yrs	3 yrs	4 yrs	5 yrs
>=1,000 <10,000	0.50	0.80	1.05	1.35	1.65	1.95	0.50	0.80	1.05	1.35	1.70	2.00
>=10,000 <25,000	0.60	0.90	1.15	1.45	1.75	2.05	0.60	0.90	1.15	1.45	1.80	2.10
>=25,000 <50,000	0.70	1.00	1.25	1.55	1.85	2.15	0.70	1.00	1.25	1.55	1.90	2.20
>=50,000 <100,000	0.75	1.05	1.30	1.60	1.90	2.20	0.75	1.05	1.30	1.60	1.95	2.25
>=100,000 <250,000	0.80	1.10	1.35	1.65	1.95	2.25	0.80	1.10	1.35	1.65	2.00	2.30
>=250,000	0.85	1.15	1.40	1.70	2.00	2.30	0.85	1.15	1.40	1.70	2.05	2.35

For contributions between \$400 and \$999, deduct 0.25% from the rate established for the \$1,000 to \$9,999 category (if the term is equal to, or more than, one year). Rates for other terms are available on request.

Short term interest % per annum applies on contributions up to 1,000\$ or waiting to be invested, compounded monthly (minimum monthly contribution of \$40).

1 Rates are subject to changes without notice. Rates for other terms are available upon request.

2 The rates are for registered and non registered investments for the products of accumulation and for the RRIF and LIF (minimum).

3 The simple rates are not available to the holders of recorded contracts.