

## Guaranteed Interest Account (GIA) Interest Rates

Interest rates in effect on April 26, 2024

Last rate change on April 22, 2024

### NON-REDEEMABLE GIA

#### Compound interest GIA (%) (For all plans)

Amount invested (\$)	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	6 yrs	7 yrs	8 yrs	9 yrs	10 yrs
400 to 9,999	4.40	4.20	4.05	4.00	4.00	3.80	3.85	3.90	3.95	4.00
10,000 to 24,999	4.45	4.25	4.10	4.05	4.05	3.85	3.90	3.95	4.00	4.05
25,000 to 49,999	4.45	4.25	4.10	4.05	4.05	3.85	3.90	3.95	4.00	4.05
50,000 to 99,999	4.50	4.30	4.15	4.10	4.10	3.90	3.95	4.00	4.05	4.10
100,000 to 249,999	4.55	4.35	4.20	4.15	4.15	3.95	4.00	4.05	4.10	4.15
250,000 and over	4.55	4.35	4.20	4.15	4.15	3.95	4.00	4.05	4.10	4.15

### REDEEMABLE GIA – ACCUMULATION

#### Compound interest GIA (%) (RRSP, Locked-in RRSP, NRSP, TFSA, IPP)

Amount invested (\$)	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	6 yrs	7 yrs	8 yrs	9 yrs	10 yrs
400 to 9,999	4.15	3.95	3.80	3.75	3.75	3.55	3.60	3.65	3.70	3.75
10,000 to 24,999	4.20	4.00	3.85	3.80	3.80	3.60	3.65	3.70	3.75	3.80
25,000 to 49,999	4.20	4.00	3.85	3.80	3.80	3.60	3.65	3.70	3.75	3.80
50,000 to 99,999	4.25	4.05	3.90	3.85	3.85	3.65	3.70	3.75	3.80	3.85
100,000 to 249,999	4.30	4.10	3.95	3.90	3.90	3.70	3.75	3.80	3.85	3.90
250,000 and over	4.30	4.10	3.95	3.90	3.90	3.70	3.75	3.80	3.85	3.90

### REDEEMABLE GIA – WITHDRAWALS

#### Compound interest GIA – OPTION 1 (%) (RRIF and Locked-in RRIF)

Amount invested (\$)	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	6 yrs	7 yrs	8 yrs	9 yrs	10 yrs
400 to 9,999	4.15	3.95	3.80	3.75	3.75	3.55	3.60	3.65	3.70	3.75
10,000 to 24,999	4.20	4.00	3.85	3.80	3.80	3.60	3.65	3.70	3.75	3.80
25,000 to 49,999	4.20	4.00	3.85	3.80	3.80	3.60	3.65	3.70	3.75	3.80
50,000 to 99,999	4.25	4.05	3.90	3.85	3.85	3.65	3.70	3.75	3.80	3.85
100,000 to 249,999	4.30	4.10	3.95	3.90	3.90	3.70	3.75	3.80	3.85	3.90
250,000 and over	4.30	4.10	3.95	3.90	3.90	3.70	3.75	3.80	3.85	3.90

Option 1 allows for redemptions totalling up to 20% of the market value of redeemable GIAs at no charge.

## Guaranteed Interest Account (GIA) Interest Rates

### Compound interest GIA – OPTION 2 (%) (RRIF and Locked-in RRIF)

Amount invested (\$)	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	6 yrs	7 yrs	8 yrs	9 yrs	10 yrs
400 to 9,999	4.15	3.95	3.80	3.75	3.75	3.55	3.60	3.65	3.70	3.75
10,000 to 24,999	4.20	4.00	3.85	3.80	3.80	3.60	3.65	3.70	3.75	3.80
25,000 to 49,999	4.20	4.00	3.85	3.80	3.80	3.60	3.65	3.70	3.75	3.80
50,000 to 99,999	4.25	4.05	3.90	3.85	3.85	3.65	3.70	3.75	3.80	3.85
100,000 to 249,999	4.30	4.10	3.95	3.90	3.90	3.70	3.75	3.80	3.85	3.90
250,000 and over	4.30	4.10	3.95	3.90	3.90	3.70	3.75	3.80	3.85	3.90

Option 2 allows for scheduled periodic redemptions at no charge.

All rates are compounded annually and may change without notice.

Simple interest rates are also available on request for some GIAs. However, these are only offered for TFSAs and non-registered savings plans (NRSPs).

For interest rates on other terms please contact us.

The effective short-term interest rate, compounded annually, is applicable on contributions awaiting investment.

Non-redeemable GIAs cannot be redeemed, neither periodically nor in a lump sum, even for RRIFs and locked-in RRIFs.