

Guaranteed Investment Rates

In effect on April 18, 2022¹

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	0.20%	0.20%	0.20%	0.20%	0.20%
1 year	1.70%	1.85%	1.90%	1.95%	2.00%
2 years	2.35%	2.50%	2.55%	2.60%	2.65%
3 years	2.55%	2.70%	2.75%	2.80%	2.85%
4 years	1.20%	1.35%	1.40%	1.45%	1.50%
5 years	1.30%	1.45%	1.50%	1.55%	1.60%
10 years	1.75%	1.90%	1.95%	2.00%	2.05%

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	0.75%	0.90%	0.95%	1.00%	1.05%
2nd year	0.90%	1.05%	1.10%	1.15%	1.20%
3rd year	1.20%	1.35%	1.40%	1.45%	1.50%
4th year	1.60%	1.75%	1.80%	1.85%	1.90%
5th year	2.05%	2.20%	2.25%	2.30%	2.35%

High Interest Savings Account rates and Daily Interest Fund+ rates

The current rate is 1.05% (rate in effect starting April 15, 2022).

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.



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