

## **Interest Rate Update**

Rate Card #05-20 Effective Date: March 9, 2020

\*Indicates change

INVESTMENT RATES - GIC / RRIF / RRSP / TFSA					
Posted Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit		
1 year	1.350 *	1.100	\$500.00		
2 years	1.400 *	1.150			
3 years	1.450 *	1.200			
4 years	1.500 *	1.250			
5 years	1.550 *	1.300			
Market Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit		
1 year	1.700 *	1.450	\$500.00		
2 years	1.750 *	1.500			
3 years	1.800 *	1.550	<b>Minimum Portfolio</b>		
4 years	1.850 *	1.600	\$25,000.00		
5 years	1.900 *	1.650			
Redeemable			Minimum deposit		
1 year	0.850		\$500.00		
Variable Rate-Regist	ered Products		Minimum deposit		
Rate	0.150		No Minimum		
Market-Linked Produ	ucts				
Better Earth Portfolio Series 31		S&P TSX Index Linked Deposit	S&P TSX Index Linked Deposit Series 91		
Sale Period: January 28, 2020 to March 23, 2020		•	Sale Period: March 3, 2020 to April 30, 2020		

MORTGAGE RATES						
Posted Rates		Market Rates - Qualifying conditions apply				
6 month closed	4.200					
6 month open	7.250					
1 year	3.640	1 year	3.000			
2 years	3.740	2 years	3.050			
3 years	3.940	3 years	3.100			
4 years	4.290	4 years	3.150			
5 years	4.990 *	5 years	2.950			
Prime Lending Rate		Variable Rate Mortgage				
Rate (effective March 6, 2020)	3.450 *	5 year term	Prime - 1%			
	All rates are subject to	change without notice.				