



**INVESTMENT RATES - GIC / RRIF / RRSP / TFSA**

Posted Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	1.150	0.900	\$500.00
2 years	1.250	1.000	
3 years	1.350	1.100	
4 years	1.450	1.200	
5 years	1.550	1.300	

Market Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	1.350	1.100	\$500.00
2 years	1.450	1.200	
3 years	1.550	1.300	Minimum Portfolio
4 years	1.650	1.400	\$25,000.00
5 years	1.750	1.500	

Redeemable		Minimum deposit
1 year	0.850	\$500.00

Variable Rate-Registered Products	Minimum deposit
Rate	0.150
	No Minimum

Market-Linked Products	
Better Earth Portfolio Series 31 Sale Period: January 28, 2020 to March 23, 2020	S&P TSX Index Linked Deposit Series 91 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	3.440	1 year 3.000
2 years	3.540	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 18, 2020) 2.950 *	5 year term Prime minus 1%

Bank of Canada	
5 year Benchmark Rate	5.190

All rates are subject to change without notice.