



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

Posted Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	0.750 *	0.500 *	\$500.00
2 years	0.850 *	0.600 *	
3 years	0.950 *	0.700 *	
4 years	1.050 *	0.800 *	
5 years	1.150 *	0.900 *	

Market Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	0.900 *	0.650 *	\$500.00
2 years	1.000 *	0.750 *	
3 years	1.100 *	0.850 *	<b>Minimum Portfolio</b>
4 years	1.200 *	0.950 *	\$25,000.00
5 years	1.300 *	1.050 *	

Redeemable		Minimum deposit
1 year	0.650	\$500.00

Variable Rate-Registered Products	Minimum deposit
Rate	0.150
	No Minimum

Market-Linked Products	
Better Earth Portfolio Series 33 Sale Period: May 26, 2020 to July 27, 2020	S&P TSX Index Linked Deposit Series 92 Sale Period: May 1, 2020 to June 30, 2020

**MORTGAGE RATES**

Posted Rates	Market Rates - Qualifying conditions apply	
6 month closed	3.750	
6 month open	7.250	
1 year	3.190	1 year 3.000
2 years	3.290	2 years 3.000
3 years	3.890	3 years 3.000
4 years	4.290	4 years 2.800*
5 years	4.940	5 years 2.700*

Prime Lending Rate	Variable Rate Mortgage
Rate (effective April 1, 2020) 2.450	5 year term Prime plus .25

Bank of Canada	
5 year Benchmark Rate (effective May 20, 2020)	4.94%

All rates are subject to change without notice.