

Rate Card #20-23 Effective Date: June 29, 2023 *Indicates change

1 year 2 years 3 years 4 years 5 years Redeemable 1 year Variable Rate-Registered Product Rate Market-Linked Products Better Earth - Series 51 Sales Period: May 23 to July 24, 2023 Mortgage Property Tax Accounts Rate Posted Rates 6 month closed 6 month open 1 year 2 years	0.250 Better E Sales Pe 0.050	4 4 3 3		ľ	
2 years 3 years 4 years 5 years Redeemable 1 year Variable Rate-Registered Produc Rate Market-Linked Products Better Earth - Series 51 Sales Period: May 23 to July 24, 2023 Mortgage Property Tax Accounts Rate Posted Rates 6 month closed 6 month open 1 year 2 years	5.000 * 4.150 4.050 4.500 * 1.900 1.900 5 0.250 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	4 3 4 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	3.750 * 3.900 3.800 4.250 *	Index Linked Dep	Minimum deposit \$500.00 Minimum deposit No Minimum
3 years 4 years 5 years Redeemable 1 year Variable Rate-Registered Produc Rate Market-Linked Products Better Earth - Series 51 Sales Period: May 23 to July 24, 2023 Mortgage Property Tax Accounts Rate Posted Rates 6 month closed 6 month open 1 year 2 years	4.150 4.050 * 1.900 * 1.900 ts 0.250 Better E Sales Pe Sales Pe	3 3 4 5 5 5 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	3.900 3.800 5.250 *	Index Linked Dep	\$500.00 Minimum deposit No Minimum
4 years 5 years Redeemable 1 year Variable Rate-Registered Produc Rate Market-Linked Products Better Earth - Series 51 Sales Period: May 23 to July 24, 2023 Mortgage Property Tax Accounts Rate Posted Rates 6 month closed 6 month open 1 year 2 years	4.050 4.500 * 1.900 ts 0.250 Better E Sales Pe	3 4 Equality - Series 3	3.800 3.250 *	Index Linked Dep	\$500.00 Minimum deposit No Minimum
5 years Redeemable 1 year Variable Rate-Registered Product Rate Market-Linked Products Better Earth - Series 51 Sales Period: May 23 to July 24, 2023 Mortgage Property Tax Accounts Rate Posted Rates 6 month closed 6 month open 1 year 2 years	4.500 * 1.900	4 Equality - Series 3	3.250 *	Index Linked Dep	\$500.00 Minimum deposit No Minimum
Redeemable 1 year Variable Rate-Registered Product Rate Market-Linked Products Better Earth - Series 51 Sales Period: May 23 to July 24, 2023 Mortgage Property Tax Accounts Rate Posted Rates 6 month closed 6 month open 1 year 2 years	1.900 ets 0.250 Better E Sales Pe 5 0.050	Equality - Series :	3	Index Linked Dep	\$500.00 Minimum deposit No Minimum
1 year Variable Rate-Registered Produc Rate Market-Linked Products Better Earth - Series 51 Sales Period: May 23 to July 24, 2023 Mortgage Property Tax Accounts Rate Posted Rates 6 month closed 6 month open 1 year 2 years	0.250 Better E Sales Pe	• •		Index Linked Dep	\$500.00 Minimum deposit No Minimum
Variable Rate-Registered Product Rate Market-Linked Products Better Earth - Series 51 Sales Period: May 23 to July 24, 2023 Mortgage Property Tax Accounts Rate Posted Rates 6 month closed 6 month open 1 year 2 years	0.250 Better E Sales Pe	• •		Index Linked Dep	Minimum deposit No Minimum Dosit - Series 111
Rate Market-Linked Products Better Earth - Series 51 Sales Period: May 23 to July 24, 2023 Mortgage Property Tax Accounts Rate Posted Rates 6 month closed 6 month open 1 year 2 years	0.250 Better E Sales Pe 0.050	• •		Index Linked Dep	No Minimum Dosit - Series 111
Market-Linked Products Better Earth - Series 51 Sales Period: May 23 to July 24, 2023 Mortgage Property Tax Accounts Rate Posted Rates 6 month closed 6 month open 1 year 2 years	Better E Sales Pe 0.050	• •		-	oosit - Series 111
Better Earth - Series 51 Sales Period: May 23 to July 24, 2023 Mortgage Property Tax Accounts Rate Posted Rates 6 month closed 6 month open 1 year 2 years	Sales Pe 0.050	• •		-	
Sales Period: May 23 to July 24, 2023 Mortgage Property Tax Accounts Rate Posted Rates 6 month closed 6 month open 1 year 2 years	Sales Pe 0.050	• •		-	
Rate Posted Rates 6 month closed 6 month open 1 year 2 years	0.050				
Posted Rates 6 month closed 6 month open 1 year 2 years					
6 month closed 6 month open 1 year 2 years					
6 month closed 6 month open 1 year 2 years			RATES		
6 month open 1 year 2 years				Market Rates -	Qualifying conditions app
1 year 2 years	7.100				
2 years	9.620				
-	7.150			1 year	5.350
	6.800			2 years	5.400
3 years	6.550			3 years	5.450
4 years	6.380			4 years	5.550
5 years	6.440			5 years	5.600
Prime Lending Rate				١	Variable Rate Mortgag
Rate (effective June 8, 2023)	6.950			5 year ter	m Prime plus .2
Qualifying Rate					
5 year Qualifying Rate is the greate					

All rates are subject to change without notice.