



**REGISTERED RETIREMENT INCOME FUND  
LIFE INCOME FUND  
Effective February 9, 2012**

**CAP - RRIF & LIF**

<b>GUARANTEE PERIODS</b>	<b>Band 1 up to \$24,999</b>	<b>Band 2 \$25,000 to \$74,999</b>	<b>Band 3 \$75,000 to \$499,999</b>	<b>Effective date</b>
DIA & RIB (DAILY RATE)	-----	NOT AVAILABLE	-----	02-Jan-02
30 - 59 DAYS	-----	NOT AVAILABLE	-----	02-Jan-02
60 - 89 DAYS	-----	NOT AVAILABLE	-----	02-Jan-02
90 - 179 DAYS	-----	NOT AVAILABLE	-----	02-Jan-02
180 - 364 DAYS	-----	NOT AVAILABLE	-----	02-Jan-02
1 yr 0 days to 1 yr 182 days	-----	NOT AVAILABLE	-----	02-Jan-02
1 yr 183 days to 2 yrs 182 days	-----	NOT AVAILABLE	-----	02-Jan-02
2 yrs 183 days to 3 yrs 182 days	-----	NOT AVAILABLE	-----	02-Jan-02
3 yrs 183 days to 4 yrs 182 days	-----	NOT AVAILABLE	-----	29-Mar-04
4 yrs 183 days to 5 yrs 182 days	1.250%	1.375%	1.500%	30-Nov-11
5 yrs 183 days to 6 yrs 182 days	1.700%	1.825%	1.950%	30-Nov-11
6 yrs 183 days to 7 yrs 182 days	1.700%	1.825%	1.950%	30-Nov-11
7 yrs 183 days to 8 yrs 182 days	1.700%	1.825%	1.950%	30-Nov-11
8 yrs 183 days to 9 yrs 182 days	1.700%	1.825%	1.950%	30-Nov-11
9 yrs 183 days to 10 yrs 182 days	1.700%	1.825%	1.950%	30-Nov-11
10 yrs 183 days to 12 yrs 182 days	1.700%	1.825%	1.950%	30-Nov-11
12 yrs 183 days to 17 yrs 182 days	2.500%	2.625%	2.750%	9-Feb-12
17 yrs 183 days to 22 yrs 182 days	2.500%	2.625%	2.750%	9-Feb-12
22 yrs 183 days to 27 yrs 182 days	2.500%	2.625%	2.750%	9-Feb-12
27 yrs 183 days to 32 yrs 182 days	2.500%	2.625%	2.750%	9-Feb-12
32 yrs 183 days to 37 yrs 182 days	2.500%	2.625%	2.750%	9-Feb-12
LIF CANSIM RATE	6.000%			1-Jan-06
QUEBEC REFERENCE RATE	6.000%			1-Jan-06

Rates quoted for 2 years or more are valid for maturities on any day 182 days before or 182 days after the yearly rate.  
For Example: The 5 year rate applies for 4 years 183 days (182 days before the yearly rate) to 5 years 182 days (182 days after the yearly rate).  
The 18 to 22 year rates applies for 17 years 183 days (182 days before the 18 year rate) to 22 years 182 days (182 days after the 22 year rate).

**Helping people achieve more™**

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