

# RRSP SAVINGS



# rates

**Rates Effective:** January 26, 2012

All rates are subject to change without notice, and are not guaranteed unless confirmed by email, phone or fax. In the event of a discrepancy between these rates and the official rates posted in our offices, the latter shall prevail.

<b>RRSP Term Deposits Redeemable</b>	<b>Rate</b>
1 Year	0.90%
2 Year	1.05%
3 Year	1.15%
4 Year	1.35%
5 Year	1.60%

<b>Non Redeemable</b>	<b>Rate</b>
90 – 364 Days	0.90%
1 Year	1.15%
15 –21 Months	1.225%
2 Year	1.30%
27 – 33 Months	1.35%
3 Year	1.40%
4 Year	1.60%
5 Year	1.85%

<b>3 Year Rate Riser Term Deposit</b>	<b>Rate</b>
1 Year	1.00%
2 Year	1.50%
3 Year	3.60%
Effective Yield	2.027%

<b>5 Year Rate Riser Term Deposit</b>	<b>Rate</b>
1 Year	1.00%
2 Year	1.75%
3 Year	2.15%
4 Year	2.35%
5 Year	4.55%
Effective Yield	2.353%

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<b>Investor Plan RRSP Term Deposit</b>	<b>Rate</b>
3 Year	1.40%

  

<b>RRSP Variable Savings</b>	<b>Rate</b>
\$5,000 <	0.25%
\$5,000 - \$25,000	0.50%
\$25,000 >	0.75%

  

<b>Investor Savings Account</b>	<b>Rate</b>
0 > \$4,999	0.25%
\$5,000 >	1.20%

Withdrawal conditions may apply. Interest payment method varies by term type. Special rates may apply. Contact us for quotes or to find out if you qualify.