



**iA Interest Rate Proxy  
for reserves**

Date	Canada LT Annualized Rate
2011-12-31	2.51
2012-12-31	2.37
2013-12-31	3.27
2014-12-31	2.34
2015-03-31	2.00
2015-06-30	2.31
2015-09-30	2.21
2015-12-31	2.17
2016-03-31	2.02
2016-06-30	1.73
2016-09-30	1.67
2016-12-30	2.35
2017-03-31	2.35
2017-06-30	2.18
2017-09-29	2.52
2017-12-29	2.27
2018-03-30	2.25
2018-06-29	2.22
2018-09-28	2.44
2018-12-31	2.20
2019-03-29	1.92
2019-06-28	1.71
2019-09-30	1.55
2019-12-31	1.78
2020-03-31	1.35
2020-06-30	1.04
2020-09-30	1.13
2020-12-31	1.24

**Note:** Interest rate variations have minimal impact on solvency ratio under the new capital regime.