

## Ontario Marriage Breakdown / Commuted Value Interest Rates, Non-Indexed Pensions

Year		Jan.	Feb.	March	April	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.
2018	first 10 yrs	2.80%	3.10%	3.00%	3.00%	3.20%	3.10%	2.90%	3.10%	3.20%	3.30%	3.40%	
	after 10 yrs	3.30%	3.40%	3.40%	3.30%	3.50%	3.20%	3.20%	3.20%	3.30%	3.40%	3.50%	
2017	first 10 yrs	2.30%	2.40%	2.30%	2.20%	2.10%	2.00%	2.30%	2.70%	2.60%	2.90%	2.70%	2.60%
	after 10 yrs	3.70%	3.90%	3.90%	3.70%	3.60%	3.40%	3.30%	3.60%	3.50%	3.70%	3.60%	3.40%
2016	first 10 yrs	1.90%	1.90%	1.90%	1.90%	2.10%	2.00%	1.70%	1.70%	1.70%	1.60%	1.80%	2.20%
	after 10 yrs	3.60%	3.50%	3.30%	3.40%	3.40%	3.40%	3.10%	3.00%	3.00%	3.00%	3.20%	3.50%
2015	first 10 yrs	2.40%	1.90%	1.90%	1.90%	2.20%	2.20%	2.30%	2.00%	2.00%	2.00%	2.00%	2.10%
	after 10 yrs	3.70%	3.30%	3.40%	3.40%	3.60%	3.60%	3.80%	3.70%	3.70%	3.70%	3.80%	3.70%
2014	first 10 yrs	3.10%	2.70%	2.90%	2.90%	2.90%	2.70%	2.80%	2.70%	2.60%	2.70%	2.60%	2.50%
	after 10 yrs	4.60%	4.40%	4.40%	4.40%	4.30%	4.20%	4.20%	4.10%	4.00%	4.10%	3.90%	3.80%
2013	first 10 yrs	2.50%	2.60%	2.40%	2.50%	2.30%	2.70%	3.10%	3.00%	3.20%	3.10%	2.90%	3.00%
	after 10 yrs	3.70%	3.90%	4.00%	3.90%	3.80%	4.00%	4.30%	4.30%	4.40%	4.50%	4.40%	4.60%
2012	first 10 yrs	2.40%	2.50%	2.50%	2.60%	2.70%	2.40%	2.30%	2.30%	2.40%	2.40%	2.40%	2.40%
	after 10 yrs	3.90%	4.10%	4.00%	4.10%	4.00%	3.70%	3.70%	3.60%	3.70%	3.70%	3.70%	3.60%
2011	first 10 yrs	3.70%	3.80%	3.80%	3.80%	3.80%	3.60%	3.60%	3.40%	2.90%	2.60%	2.80%	2.60%
	after 10 yrs	5.00%	5.10%	5.10%	5.10%	5.10%	4.80%	4.90%	4.70%	4.60%	4.30%	4.50%	4.10%
2010	first 10 yrs	3.70%	4.00%	3.70%	3.80%	4.00%	4.20%	3.70%	3.50%	3.60%	3.10%	3.00%	3.30%
	after 10 yrs	5.40%	5.50%	5.50%	5.60%	5.50%	5.40%	5.10%	5.10%	5.30%	5.00%	4.90%	5.00%
2009	first 10 yrs	3.80%	3.00%	3.30%	3.20%	3.10%	3.20%	3.80%	3.70%	3.80%	3.70%	3.70%	3.90%
	after 10 yrs	5.40%	5.00%	5.30%	5.30%	5.50%	5.50%	5.80%	5.40%	5.60%	5.40%	5.30%	5.40%
2008	first 10 yrs	4.90%	5.00%	4.60%	4.50%	4.10%	4.10%	4.40%	4.50%	4.50%	4.20%	4.30%	4.20%

	after 10 yrs	5.30%	5.20%	5.40%	5.40%	5.30%	5.50%	5.40%	5.20%	5.40%	5.30%	5.40%	5.70%
2007	first 10 yrs	4.80%	4.90%	5.10%	4.90%	5.00%	5.10%	5.50%	5.60%	5.50%	5.30%	5.30%	5.20%
	after 10 yrs	5.00%	5.10%	5.20%	5.10%	5.20%	5.20%	5.30%	5.50%	5.40%	5.40%	5.50%	5.40%
2006	first 10 yrs	4.90%	4.80%	5.00%	5.00%	5.10%	5.40%	5.30%	5.50%	5.30%	5.00%	4.90%	5.10%
	after 10 yrs	5.20%	5.00%	5.20%	5.10%	5.20%	5.60%	5.50%	5.70%	5.50%	5.20%	5.10%	5.30%
2005	first 10 yrs	5.10%	5.00%	4.80%	4.90%	5.10%	4.80%	4.70%	4.40%	4.60%	4.50%	4.70%	4.90%
	after 10 yrs	6.20%	6.30%	6.10%	6.10%	6.10%	5.90%	5.80%	5.60%	5.60%	5.30%	5.40%	5.50%
2004	first 10 yrs	5.40%	5.20%	5.10%	4.90%	4.80%	5.20%	5.30%	5.40%	5.40%	5.30%	5.20%	5.20%
	after 10 yrs	6.70%	6.60%	6.70%	6.60%	6.60%	6.80%	6.80%	6.70%	6.70%	6.50%	6.40%	6.40%
2003	first 10 yrs	5.70%	5.40%	5.60%	5.50%	5.70%	5.50%	5.00%	4.90%	5.20%	5.40%	5.20%	5.40%
	after 10 yrs	7.00%	6.90%	6.90%	6.90%	7.00%	6.80%	6.60%	6.60%	7.00%	6.90%	6.70%	6.80%
2002	first 10 yrs	6.10%	6.10%	6.10%	6.00%	6.60%	6.30%	6.20%	6.00%	5.70%	5.80%	5.50%	5.70%
	after 10 yrs	6.80%	7.00%	7.00%	7.00%	7.20%	7.20%	7.10%	7.10%	7.20%	6.90%	6.80%	7.10%
2001	first 10 yrs	6.60%	6.30%	6.20%	6.10%	6.30%	6.50%	6.80%	6.60%	6.60%	6.20%	6.00%	5.50%
	after 10 yrs	6.40%	6.70%	7.00%	6.90%	7.00%	7.20%	7.10%	7.00%	7.10%	6.90%	7.30%	6.70%
2000	first 10 yrs	7.00%	7.20%	7.50%	7.30%	7.20%	7.20%	7.20%	7.10%	7.00%	6.90%	6.80%	6.80%
	after 10 yrs	7.10%	7.30%	7.20%	6.60%	6.70%	6.80%	6.30%	6.40%	6.30%	6.30%	6.60%	6.50%

## Mortality table:

- Starting October 2015, CPM2014 with generational projection using scale CPM-B
- From February 2011 to September 2015, UP94 with generational projection using scale AA
- Prior to February 2011, UP94@2020