



Life Annuities.com Inc.

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Annuity Rates as of January 1, 2026

Single Life: Female, no guarantee option

| Company | 55 | 60 | 65 | 70 | 75 | 80 |
|---------------------------------|--------|--------|--------|--------|--------|--------|
| BMO Insurance | 471.25 | 502.30 | 547.24 | 606.06 | 675.27 | 825.87 |
| Canada Life | 442.66 | 471.11 | 510.50 | 566.62 | 649.76 | 779.72 |
| Desjardins Fin. Security | 450.37 | 484.66 | 531.45 | 597.01 | 678.66 | 806.04 |
| Empire life | 418.36 | 450.85 | 495.91 | 560.06 | 654.10 | n/a |
| Manulife Investments | 478.55 | 510.54 | 556.98 | 616.60 | 699.41 | 821.85 |
| RBC Life Insurance | 438.06 | 472.99 | 520.09 | 582.94 | 676.88 | 826.94 |
| Sun Life Insurance | 452.30 | 485.96 | 529.75 | 593.38 | n/a | n/a |

Single Life: Female, 10 year guarantee option

| Company | 55 | 60 | 65 | 70 | 75 | 80 |
|---------------------------------|--------|--------|--------|--------|--------|--------|
| BMO Insurance | 472.89 | 496.53 | 556.91 | 598.01 | 631.97 | 729.48 |
| Canada Life | 441.02 | 468.10 | 504.74 | 555.14 | 625.19 | 717.74 |
| Desjardins Fin. Security | 448.63 | 481.38 | 525.01 | 583.85 | 650.63 | 749.81 |
| Empire life | 416.93 | 447.96 | 489.83 | 547.07 | 625.47 | 727.54 |
| Equitable | 473.12 | 502.82 | 556.58 | 597.16 | 648.49 | 730.52 |
| Manulife Investments | 475.20 | 504.35 | 545.54 | 595.53 | 654.56 | 717.29 |
| RBC Life Insurance | 437.97 | 494.03 | 555.83 | 597.04 | 648.09 | 749.04 |
| Sun Life Insurance | 449.69 | 480.92 | 519.81 | 573.43 | n/a | n/a |

Disclaimer: We strive to ensure the accuracy of the annuity rates presented in our comparison tables. However, rates are subject to change and discrepancies may exist. We recommend consulting with our annuity advisor for recent annuity rates and advice tailored to your needs.

Speak to an Annuity Expert

Phil Barker



You can customize your annuity to meet your needs by adjusting the guarantee period, indexing it to inflation or including your spouse in a joint policy. You can compare quotes from all the leading life insurance companies in Canada. Our clients get sound advice and excellent service with no fees to pay.