



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.