



Life Annuities.com Inc.

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Annuity Rates as of January 1, 2026

Single Life: Joint, no guarantee option

Company	55	60	65	70	75	80
BMO Insurance	437.32	458.13	489.27	529.17	570.18	673.90
Canada Life	418.85	439.32	468.68	511.99	577.71	681.37
Desjardins Fin. Security	421.53	447.88	484.54	536.78	600.52	712.65
Empire life	392.77	417.02	450.70	498.43	568.06	n/a
Manulife Investments	444.84	467.48	503.83	548.59	610.87	708.55
RBC Life Insurance	413.38	438.80	474.37	523.11	592.93	704.51
Sun Life Insurance	427.05	447.83	477.03	525.58	n/a	n/a

Single Life: Joint, 10 year guarantee option

Company	55	60	65	70	75	80
BMO Insurance	442.06	457.94	509.24	540.84	567.10	664.77
Canada Life	418.80	439.21	468.39	511.06	574.37	666.55
Desjardins Fin. Security	421.49	447.78	484.26	535.87	597.24	698.75
Empire life	392.74	416.91	450.32	497.27	564.66	663.07
Equitable	443.65	465.75	510.38	540.61	583.38	659.85
Manulife Investments	444.74	467.22	503.25	546.32	602.57	674.93
RBC Life Insurance	415.34	451.15	504.36	556.27	606.76	695.54
Sun Life Insurance	427.00	447.67	476.54	523.96	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.