



Life Annuities.com Inc.

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Annuity Rates as of January 1, 2026

Single Life: Male, no guarantee option

Company	55	60	65	70	75	80
BMO Insurance	485.99	522.62	575.25	650.71	759.67	933.09
Canada Life	463.44	497.69	546.96	620.94	735.97	922.31
Desjardins Fin. Security	473.04	512.76	567.70	646.62	748.65	892.27
Empire life	440.81	481.20	536.78	613.00	715.37	n/a
Manulife Investments	493.75	531.12	584.95	660.94	762.88	927.18
RBC Life Insurance	458.88	498.23	551.00	625.02	741.34	927.02
Sun Life Insurance	472.97	508.25	558.46	635.13	n/a	n/a

Single Life: Male, 10 year guarantee option

Company	55	60	65	70	75	80
BMO Insurance	488.37	522.21	570.68	630.11	676.06	764.79
Canada Life	459.21	490.78	534.94	596.45	680.12	781.21
Desjardins Fin. Security	469.49	506.84	557.17	624.87	699.91	798.73
Empire life	437.43	474.51	522.66	584.63	665.35	768.56
Equitable	487.73	521.42	569.95	631.90	689.89	763.53
Manulife Investments	488.27	521.49	566.86	628.91	693.81	733.27
RBC Life Insurance	459.21	515.92	569.36	629.01	703.26	802.27
Sun Life Insurance	469.61	501.79	545.09	607.35	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.