

Age at Dec. 31 of previous year (2025)	VB Payment account minimum	VB Payment account maximum			
		Federal	Manitoba, Nova Scotia	Alberta, British Columbia, Ontario	Saskatchewan
50	0.00%	4.99%	6.10%	6.27%	100.00%
51	0.00%	5.03%	6.10%	6.31%	100.00%
52	0.00%	5.07%	6.10%	6.35%	100.00%
53	0.00%	5.11%	6.10%	6.40%	100.00%
54	0.00%	5.16%	6.10%	6.45%	100.00%
55	0.00%	5.21%	6.40%	6.51%	100.00%
56	0.00%	5.26%	6.50%	6.57%	100.00%
57	0.00%	5.32%	6.50%	6.63%	100.00%
58	0.00%	5.39%	6.60%	6.70%	100.00%
59	0.00%	5.46%	6.70%	6.77%	100.00%
60	0.00%	5.53%	6.70%	6.85%	100.00%
61	0.00%	5.61%	6.80%	6.94%	100.00%
62	0.00%	5.70%	6.90%	7.04%	100.00%
63	0.00%	5.80%	7.00%	7.14%	100.00%
64	0.00%	5.91%	7.10%	7.26%	100.00%
65	0.00%	6.03%	7.20%	7.38%	100.00%
66	0.00%	6.16%	7.30%	7.52%	100.00%
67	0.00%	6.30%	7.40%	7.67%	100.00%
68	0.00%	6.47%	7.60%	7.83%	100.00%
69	0.00%	6.65%	7.70%	8.02%	100.00%
70	0.00%	6.85%	7.90%	8.22%	100.00%
71	5.28%	7.08%	8.10%	8.45%	100.00%
72	5.40%	7.34%	8.30%	8.71%	100.00%
73	5.53%	7.64%	8.50%	9.00%	100.00%
74	5.67%	7.98%	8.80%	9.34%	100.00%
75	5.82%	8.38%	9.10%	9.71%	100.00%
76	5.98%	8.84%	9.40%	10.15%	100.00%
77	6.17%	9.37%	9.80%	10.66%	100.00%
78	6.36%	9.99%	10.30%	11.25%	100.00%
79	6.58%	10.73%	10.80%	11.96%	100.00%
80	6.82%	11.61%	11.50%	12.82%	100.00%
81	7.08%	12.70%	12.10%	13.87%	100.00%
82	7.38%	14.05%	12.90%	15.19%	100.00%
83	7.71%	15.80%	13.80%	16.90%	100.00%
84	8.08%	18.13%	14.80%	19.19%	100.00%
85	8.51%	21.40%	16.00%	22.40%	100.00%
86	8.99%	26.30%	17.30%	27.23%	100.00%
87	9.55%	34.48%	18.90%	35.29%	100.00%
88	10.21%	50.86%	20.00%	51.46%	100.00%
89	10.99%	100.00%	20.00%	100.00%	100.00%
90	11.92%	100.00%	20.00%	100.00%	100.00%
91	13.06%	100.00%	20.00%	100.00%	100.00%
92	14.49%	100.00%	20.00%	100.00%	100.00%
93	16.34%	100.00%	20.00%	100.00%	100.00%
94	18.79%	100.00%	20.00%	100.00%	100.00%
95 & above	20.00%	100.00%	20.00%	100.00%	100.00%