

Investments Weekly (Quebec only)

from May 4, 2022 to May 10, 2022



Insurance

Life • Health • Retirement

Guaranteed Interest Fund - DFS Contract Non-Registered / RSP / LIRA / RIF / LIF / TFSA

	Daily	3 mos	6 mos	1 yr	18 mos	2 yrs	3 yrs	4 yrs	54 mos	5-9 yrs	10 yrs	11-15 yrs	16-20yrs
			↑	↑	↑	↑	↑	↑	↑	↑	↑	↑	↑
Simple and Compound Interest (Annual)													
Less than \$25,000	0.20	0.20	0.55	1.65	2.05	1.95	2.05	2.25	2.60	2.35	2.95	3.15	3.25
From \$25,000 to \$49,999	0.20	0.20	0.70	1.80	2.20	2.10	2.30	2.50	2.85	2.60	3.10	3.30	3.40
From \$50,000 to \$249,999	0.20	0.25	0.80	1.90	2.30	2.20	2.40	2.60	2.95	2.70	3.20	3.40	3.50
\$250,000 and over	0.20	0.40	0.95	2.05	2.45	2.35	2.55	2.75	3.10	2.85	3.35	3.55	3.65
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				1.50	1.90	1.80	1.90	2.10	2.45	2.20	2.80	3.00	3.10
From \$25,000 to \$49,999				1.65	2.05	1.95	2.15	2.35	2.70	2.45	2.95	3.15	3.25
From \$50,000 to \$249,999				1.75	2.15	2.05	2.25	2.45	2.80	2.55	3.05	3.25	3.35
\$250,000 and over				1.90	2.30	2.20	2.40	2.60	2.95	2.70	3.20	3.40	3.50

*Semi-annual and quarterly interest are available on request

Compound Interest (Annual) Non-Redeemable*	3 yrs	4 yrs	5-9 yrs
	↑	↑	↑
Minimum Deposit of \$10,000 and over	2.65	2.85	2.95

*Not available for RIF, for LIF and for TFSA

RRIF single premium (renewal only)

	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	10 yrs
					DFS	
Renewal						
Guar. simple interest	1.65	1.95	2.05	2.25	2.35	2.95
Guar. compound interest			2.05		2.35	2.95

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	1.40	1.80	2.10	2.70

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	1.40	1.40	1.70	1.80	2.00	2.10

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.10	1.15	1.45	1.55	1.75	1.85

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Flexible Investment (renewal only)

Type 3	Daily	1 yr	3 yrs	5 yrs	
				DFS	LLHIC
From \$1,000 to \$49,999	0.20	0.70	1.10	1.40	2.05
\$50,000 and over	0.20	1.20	1.60	1.90	2.55
Contract changes (LLHIC)		+0.25	+0.25	+0.25	

Type 5	Daily	1 yr	3 yrs	5 yrs	
				DFS	LLHIC
From \$1,000 to \$49,999	0.20	0.95	1.35	1.65	2.30
\$50,000 and over	0.20	1.45	1.85	2.15	2.80
Contract changes (LLHIC)		+0.25	+0.25	+0.25	

Type 10	Daily	1 yr	3 yrs	5 yrs	
				DFS	LLHIC
From \$1,000 to \$49,999	0.20	1.20	1.60	1.90	2.55
\$50,000 and over	0.20	1.70	2.10	2.40	3.05
Contract changes (LLHIC)		+0.25	+0.25	+0.25	

Type 71 Plus	Daily	1 yr	3 yrs	5 yrs	
				DFS	LLHIC
From \$1,000 to \$49,999	0.50	1.45	1.85	2.15	2.80
\$50,000 and over	0.50	1.95	2.35	2.65	3.30

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, decrease by 0.25 %; 3 yr rate, no change

Remittance Investment (renewal only)

Annual on Anniversary	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	10 yrs
Less than \$25,000	1.65	1.95	2.05	2.25	2.35	2.85
\$25,000 and over	2.15	2.45	2.55	2.75	2.85	3.35
Monthly (\$25,000 and +)	2.10	2.40	2.50	2.70	2.80	3.25

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	1.45	1.85	2.15	2.80
\$50,000 and over	1.95	2.35	2.65	3.30

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) :

- 1 yr rate, decrease by 0.25 %
- 3 yr rate, no change

Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	2.50
\$50,000 and over	1.25	2.75

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	1.45	1.80	2.00
\$50,000 and over	1.90	2.30	2.50
Old RDPU			
From \$1,000 to \$49,999			1.50
\$50,000 and over			1.75

Budget Annuity

3 yrs	5 yrs
1.65	2.05

Education Annuity

Daily	5 yrs
2.05	2.35

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2.10