

Investments Weekly (Quebec only)

from December 14, 2022 to December 20, 2022



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	1.00	2.85	3.05	3.85	3.75	3.20	3.00	2.85	2.90	2.65	3.00	3.25	3.30
From \$25,000 to \$49,999	1.00	3.00	3.20	4.00	3.90	3.35	3.25	3.10	3.15	2.90	3.15	3.40	3.45
From \$50,000 to \$249,999	1.00	3.10	3.30	4.10	4.00	3.45	3.35	3.20	3.25	3.00	3.25	3.50	3.55
\$250,000 and over	1.00	3.25	3.45	4.25	4.15	3.60	3.50	3.35	3.40	3.15	3.40	3.65	3.70
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				3.65	3.55	3.05	2.85	2.70	2.75	2.50	2.85	3.10	3.15
From \$25,000 to \$49,999				3.80	3.70	3.20	3.10	2.95	3.00	2.75	3.00	3.25	3.30
From \$50,000 to \$249,999				3.90	3.80	3.30	3.20	3.05	3.10	2.85	3.10	3.35	3.40
\$250,000 and over				4.05	3.95	3.45	3.35	3.20	3.25	3.00	3.25	3.50	3.55

*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	3.60	3.45	3.25

*Not available for RIF, for LIF and for TFSA

RRIF single premium (renewal only)

	1 yr	2 yrs	3 yrs	4 yrs	5 yrs DFS	10 yrs
Renewal						
Guar. simple interest	3.85	3.20	3.00	2.85	2.65	3.00
Guar. compound interest			3.00		2.65	3.00

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	3.60	2.75	2.40	2.75

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	3.60	3.60	2.95	2.75	2.60	2.40

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.50	3.35	2.70	2.50	2.35	2.15

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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	2.90	2.05	1.70	3.00
\$50,000 and over	0.20	3.40	2.55	2.20	3.50
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	3.15	2.30	1.95	3.25
\$50,000 and over	0.20	3.65	2.80	2.45	3.75
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	3.40	2.55	2.20	3.50
\$50,000 and over	0.20	3.90	3.05	2.70	4.00
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	3.65	2.80	2.45	3.75
\$50,000 and over	0.50	4.15	3.30	2.95	4.25

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, increase by 1 %; 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	3.85	3.20	3.00	2.85	2.65	2.90
\$25,000 and over	4.35	3.70	3.50	3.35	3.15	3.40
Monthly (\$25,000 and +)	4.25	3.60	3.40	3.25	3.10	3.30

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	3.65	2.80	2.45	3.75
\$50,000 and over	4.15	3.30	2.95	4.25

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

- 1 yr rate, increase by 1 %
- 3 yr rate, no change

Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	2.80
\$50,000 and over	1.25	3.05

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	3.65	2.75	2.30
\$50,000 and over	4.10	3.25	2.80
Old RDPU			
From \$1,000 to \$49,999			1.80
\$50,000 and over			2.05

Budget Annuity

3 yrs	5 yrs
3.85	3.00

Education Annuity

Daily	5 yrs
3.00	2.65

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3.05