

Investments Weekly (Quebec only)

from November 16, 2022 to November 22, 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	1.00	2.65	3.00	3.90	3.85	3.35	3.30	3.35	3.40	3.15	3.55	3.80	3.95
From \$25,000 to \$49,999	1.00	2.80	3.15	4.05	4.00	3.50	3.55	3.60	3.65	3.40	3.70	3.95	4.10
From \$50,000 to \$249,999	1.00	2.90	3.25	4.15	4.10	3.60	3.65	3.70	3.75	3.50	3.80	4.05	4.20
\$250,000 and over	1.00	3.05	3.40	4.30	4.25	3.75	3.80	3.85	3.90	3.65	3.95	4.20	4.35
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				3.70	3.65	3.20	3.15	3.20	3.25	3.00	3.35	3.60	3.75
From \$25,000 to \$49,999				3.85	3.80	3.35	3.40	3.45	3.50	3.25	3.50	3.75	3.90
From \$50,000 to \$249,999				3.95	3.90	3.45	3.50	3.55	3.60	3.35	3.60	3.85	4.00
\$250,000 and over				4.10	4.05	3.60	3.65	3.70	3.75	3.50	3.75	4.00	4.15

*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	3.90	3.95	3.75

*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	3.90	3.35	3.30	3.35	3.15	3.55
Guar. compound interest			3.30		3.15	3.55

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	3.65	3.05	2.90	3.30

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	3.65	3.65	3.10	3.05	3.10	2.90

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.50	3.40	2.85	2.80	2.85	2.65

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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	2.95	2.35	2.20	3.30
\$50,000 and over	0.20	3.45	2.85	2.70	3.80
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	3.20	2.60	2.45	3.55
\$50,000 and over	0.20	3.70	3.10	2.95	4.05
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	3.45	2.85	2.70	3.80
\$50,000 and over	0.20	3.95	3.35	3.20	4.30
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	3.70	3.10	2.95	4.05
\$50,000 and over	0.50	4.20	3.60	3.45	4.55

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, increase by 0.7500000000000001 %; 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	3.90	3.35	3.30	3.35	3.15	3.45
\$25,000 and over	4.40	3.85	3.80	3.85	3.65	3.95
Monthly (\$25,000 and +)	4.30	3.75	3.70	3.75	3.55	3.85

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	3.70	3.10	2.95	4.05
\$50,000 and over	4.20	3.60	3.45	4.55

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

- 1 yr rate, increase by 0.7500000000000001 %
- 3 yr rate, no change

Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	3.30
\$50,000 and over	1.25	3.55

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	3.70	3.05	2.80
\$50,000 and over	4.15	3.55	3.30
Old RDPU			
From \$1,000 to \$49,999			2.30
\$50,000 and over			2.55

Budget Annuity

3 yrs	5 yrs
3.90	3.30

Education Annuity

Daily	5 yrs
3.30	3.15

Futurente

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3.15