

# Investments Weekly (Quebec only)

from August 24, 2022 to August 30, 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
		↑	↑	↑	↑	↑	↑	↑	↑	↑	↑	↑	↑
<b>Simple and Compound Interest (Annual)</b>													
Less than \$25,000	1.00	1.75	2.10	2.95	3.10	2.75	2.70	2.75	2.95	2.70	3.05	3.20	3.35
From \$25,000 to \$49,999	1.00	1.90	2.25	3.10	3.25	2.90	2.95	3.00	3.20	2.95	3.20	3.35	3.50
From \$50,000 to \$249,999	1.00	2.00	2.35	3.20	3.35	3.00	3.05	3.10	3.30	3.05	3.30	3.45	3.60
\$250,000 and over	1.00	2.15	2.50	3.35	3.50	3.15	3.20	3.25	3.45	3.20	3.45	3.60	3.75
<b>P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)</b>													
Less than \$25,000				2.80	2.95	2.60	2.55	2.60	2.80	2.55	2.90	3.05	3.20
From \$25,000 to \$49,999				2.95	3.10	2.75	2.80	2.85	3.05	2.80	3.05	3.20	3.35
From \$50,000 to \$249,999				3.05	3.20	2.85	2.90	2.95	3.15	2.90	3.15	3.30	3.45
\$250,000 and over				3.20	3.35	3.00	3.05	3.10	3.30	3.05	3.30	3.45	3.60

\*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	3.30	3.35	3.30

\*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	
<b>Renewal</b>						
Guar. simple interest	2.95	2.75	2.70	2.75	2.70	3.05
Guar. compound interest			2.70		2.70	3.05

## Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
<b>P.A.W. (Monthly Automatic Withdrawal)</b>				
Reinvested simple interest	2.70	2.45	2.45	2.80

## Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
<b>Renewal</b>						
Guar. compound interest	2.70	2.70	2.50	2.45	2.50	2.45

## Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
<b>Renewal</b>						
Guar. compound interest	0.50	2.45	2.25	2.20	2.25	2.20

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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	2.00	1.75	1.75	2.70
\$50,000 and over	0.20	2.50	2.25	2.25	3.20
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	2.25	2.00	2.00	2.95
\$50,000 and over	0.20	2.75	2.50	2.50	3.45
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	2.50	2.25	2.25	3.20
\$50,000 and over	0.20	3.00	2.75	2.75	3.70
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	2.75	2.50	2.50	3.45
\$50,000 and over	0.50	3.25	3.00	3.00	3.95

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, increase by 0.4 %; 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	2.95	2.75	2.70	2.75	2.70	2.95
\$25,000 and over	3.45	3.25	3.20	3.25	3.20	3.45
<b>Monthly (\$25,000 and +)</b>	3.35	3.20	3.15	3.20	3.15	3.35

## Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	2.75	2.50	2.50	3.45
\$50,000 and over	3.25	3.00	3.00	3.95

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

- 1 yr rate, increase by 0.4 %
- 3 yr rate, no change

## Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	2.85
\$50,000 and over	1.25	3.10

## Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
<b>New RDPU</b>			
From \$1,000 to \$49,999	2.75	2.45	2.35
\$50,000 and over	3.20	2.95	2.85
<b>Old RDPU</b>			
From \$1,000 to \$49,999			1.85
\$50,000 and over			2.10

## Budget Annuity

3 yrs	5 yrs
2.95	2.70

## Education Annuity

Daily	5 yrs
2.70	2.70

## Futurete

Futurete
2.40