

Investments Weekly (Quebec only)

from July 27, 2022 to August 2, 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 ↓	16-20 yrs ↓
Simple and Compound Interest (Annual)													
Less than \$25,000	1.00	1.45	1.80	2.60	2.70	2.35	2.35	2.40	2.65	2.40	2.80	3.05	3.20
From \$25,000 to \$49,999	1.00	1.60	1.95	2.75	2.85	2.50	2.60	2.65	2.90	2.65	2.95	3.20	3.35
From \$50,000 to \$249,999	1.00	1.70	2.05	2.85	2.95	2.60	2.70	2.75	3.00	2.75	3.05	3.30	3.45
\$250,000 and over	1.00	1.85	2.20	3.00	3.10	2.75	2.85	2.90	3.15	2.90	3.20	3.45	3.60
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				2.45	2.55	2.20	2.20	2.25	2.50	2.25	2.65	2.90	3.05
From \$25,000 to \$49,999				2.60	2.70	2.35	2.45	2.50	2.75	2.50	2.80	3.05	3.20
From \$50,000 to \$249,999				2.70	2.80	2.45	2.55	2.60	2.85	2.60	2.90	3.15	3.30
\$250,000 and over				2.85	2.95	2.60	2.70	2.75	3.00	2.75	3.05	3.30	3.45

*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	2.95	3.00	3.00

*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	2.60	2.35	2.35	2.40	2.40	2.80
Guar. compound interest			2.35		2.40	2.80

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	2.35	2.10	2.15	2.55

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	2.35	2.35	2.10	2.10	2.15	2.15

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.50	2.10	1.85	1.85	1.90	1.90

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Insurance

Life • Health • Retirement

Flexible Investment (renewal only)

Type 3	Daily	1 yr	3 yrs	5 yrs	
				DFS	LLHIC
From \$1,000 to \$49,999	0.20	1.65	1.40	1.45	2.35
\$50,000 and over	0.20	2.15	1.90	1.95	2.85
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	1.90	1.65	1.70	2.60
\$50,000 and over	0.20	2.40	2.15	2.20	3.10
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	2.15	1.90	1.95	2.85
\$50,000 and over	0.20	2.65	2.40	2.45	3.35
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	2.40	2.15	2.20	3.10
\$50,000 and over	0.50	2.90	2.65	2.70	3.60

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	2.60	2.35	2.35	2.40	2.40	2.70
\$25,000 and over	3.10	2.85	2.85	2.90	2.90	3.20
Monthly (\$25,000 and +)	3.05	2.80	2.80	2.85	2.85	3.15

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	2.40	2.15	2.20	3.10
\$50,000 and over	2.90	2.65	2.70	3.60

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) :
 • 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	2.55
\$50,000 and over	1.25	2.80

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	2.40	2.10	2.05
\$50,000 and over	2.85	2.60	2.55
Old RDPU			
From \$1,000 to \$49,999			1.55
\$50,000 and over			1.80

Budget Annuity

3 yrs	5 yrs
2.60	2.35

Education Annuity

Daily	5 yrs
2.35	2.40

Futurante

Futurante
2.40