

Investments Weekly (Quebec only)

from December 28, 2022 to January 3, 2023



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	3.00	3.75	3.65	3.05	2.90	2.80	2.85	2.60	3.00	3.30	3.35
From \$25,000 to \$49,999	1.00	3.00	3.15	3.90	3.80	3.20	3.15	3.05	3.10	2.85	3.15	3.45	3.50
From \$50,000 to \$249,999	1.00	3.10	3.25	4.00	3.90	3.30	3.25	3.15	3.20	2.95	3.25	3.55	3.60
\$250,000 and over	1.00	3.25	3.40	4.15	4.05	3.45	3.40	3.30	3.35	3.10	3.40	3.70	3.75
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				3.55	3.45	2.90	2.75	2.65	2.70	2.45	2.85	3.15	3.20
From \$25,000 to \$49,999				3.70	3.60	3.05	3.00	2.90	2.95	2.70	3.00	3.30	3.35
From \$50,000 to \$249,999				3.80	3.70	3.15	3.10	3.00	3.05	2.80	3.10	3.40	3.45
\$250,000 and over				3.95	3.85	3.30	3.25	3.15	3.20	2.95	3.25	3.55	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	3.50	3.40	3.20

*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	3.75	3.05	2.90	2.80	2.60	3.00
Guar. compound interest			2.90		2.60	3.00

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	3.50	2.65	2.35	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	3.50	3.50	2.80	2.65	2.55	2.35

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.50	3.25	2.55	2.40	2.30	2.10

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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	2.80	1.95	1.65	2.90
\$50,000 and over	0.20	3.30	2.45	2.15	3.40
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	3.05	2.20	1.90	3.15
\$50,000 and over	0.20	3.55	2.70	2.40	3.65
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	3.30	2.45	2.15	3.40
\$50,000 and over	0.20	3.80	2.95	2.65	3.90
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	3.55	2.70	2.40	3.65
\$50,000 and over	0.50	4.05	3.20	2.90	4.15

🔴 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	3.75	3.05	2.90	2.80	2.60	2.90
\$25,000 and over	4.25	3.55	3.40	3.30	3.10	3.40
Monthly (\$25,000 and +)	4.15	3.45	3.30	3.25	3.05	3.30

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	3.55	2.70	2.40	3.65
\$50,000 and over	4.05	3.20	2.90	4.15

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) :
 • 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	2.75
\$50,000 and over	1.25	3.00

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	3.55	2.65	2.25
\$50,000 and over	4.00	3.15	2.75
Old RDPU			
From \$1,000 to \$49,999			1.75
\$50,000 and over			2.00

Budget Annuity

3 yrs	5 yrs
3.75	2.90

Education Annuity

Daily	5 yrs
2.90	2.60

Futurante

Futurante
2.60