

Investments Weekly (Quebec only)

from November 30, 2022 to December 6, 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	2.70	3.00	3.85	3.85	3.35	3.20	3.10	3.15	2.90	3.20	3.50	3.55
From \$25,000 to \$49,999	1.00	2.85	3.15	4.00	4.00	3.50	3.45	3.35	3.40	3.15	3.35	3.65	3.70
From \$50,000 to \$249,999	1.00	2.95	3.25	4.10	4.10	3.60	3.55	3.45	3.50	3.25	3.45	3.75	3.80
\$250,000 and over	1.00	3.10	3.40	4.25	4.25	3.75	3.70	3.60	3.65	3.40	3.60	3.90	3.95
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				3.65	3.65	3.20	3.05	2.95	3.00	2.75	3.05	3.30	3.35
From \$25,000 to \$49,999				3.80	3.80	3.35	3.30	3.20	3.25	3.00	3.20	3.45	3.50
From \$50,000 to \$249,999				3.90	3.90	3.45	3.40	3.30	3.35	3.10	3.30	3.55	3.60
\$250,000 and over				4.05	4.05	3.60	3.55	3.45	3.50	3.25	3.45	3.70	3.75

*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	3.80	3.70	3.50

*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	3.35	3.20	3.10	2.90	3.20
Guar. compound interest			3.20		2.90	3.20

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	3.60	2.95	2.65	2.95

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	3.10	2.95	2.85	2.65

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.50	3.35	2.85	2.70	2.60	2.40

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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	2.25	1.95	3.20
\$50,000 and over	0.20	3.40	2.75	2.45	3.70
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	2.50	2.20	3.45
\$50,000 and over	0.20	3.65	3.00	2.70	3.95
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	2.75	2.45	3.70
\$50,000 and over	0.20	3.90	3.25	2.95	4.20
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	3.00	2.70	3.95
\$50,000 and over	0.50	4.15	3.50	3.20	4.45

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, increase by 0.8000000000000001 %; 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	3.35	3.20	3.10	2.90	3.10
\$25,000 and over	4.35	3.85	3.70	3.60	3.40	3.60
Monthly (\$25,000 and +)	4.25	3.75	3.60	3.50	3.30	3.50

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	3.65	3.00	2.70	3.95
\$50,000 and over	4.15	3.50	3.20	4.45

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

- 1 yr rate, increase by 0.8000000000000001 %
- 3 yr rate, no change

Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	3.05
\$50,000 and over	1.25	3.30

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	3.65	2.95	2.55
\$50,000 and over	4.10	3.45	3.05
Old RDPU			
From \$1,000 to \$49,999			2.05
\$50,000 and over			2.30

Budget Annuity

3 yrs	5 yrs
3.85	3.20

Education Annuity

Daily	5 yrs
3.20	2.90

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3.05