

# Investments Weekly (Quebec only)

from February 1, 2023 to February 7, 2023



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	3.05	3.20	3.80	3.65	3.00	2.75	2.70	2.85	2.60	3.05	3.35	3.40
From \$25,000 to \$49,999	1.00	3.20	3.35	3.95	3.80	3.15	3.00	2.95	3.10	2.85	3.20	3.50	3.55
From \$50,000 to \$249,999	1.00	3.30	3.45	4.05	3.90	3.25	3.10	3.05	3.20	2.95	3.30	3.60	3.65
\$250,000 and over	1.00	3.45	3.60	4.20	4.05	3.40	3.25	3.20	3.35	3.10	3.45	3.75	3.80
<b>P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)</b>													
Less than \$25,000				3.60	3.45	2.85	2.60	2.55	2.70	2.45	2.90	3.20	3.25
From \$25,000 to \$49,999				3.75	3.60	3.00	2.85	2.80	2.95	2.70	3.05	3.35	3.40
From \$50,000 to \$249,999				3.85	3.70	3.10	2.95	2.90	3.05	2.80	3.15	3.45	3.50
\$250,000 and over				4.00	3.85	3.25	3.10	3.05	3.20	2.95	3.30	3.60	3.65

\*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	3.35	3.30	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
<b>Renewal</b>						
Guar. simple interest	3.80	3.00	2.75	2.70	2.60	3.05
Guar. compound interest			2.75		2.60	3.05

## Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
<b>P.A.W. (Monthly Automatic Withdrawal)</b>				
Reinvested simple interest	3.55	2.50	2.35	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	3.55	3.55	2.75	2.50	2.45	2.35

## Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
<b>Renewal</b>						
Guar. compound interest	0.50	3.30	2.50	2.25	2.20	2.10

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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	2.85	1.80	1.65	2.75
\$50,000 and over	0.20	3.35	2.30	2.15	3.25
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	3.10	2.05	1.90	3.00
\$50,000 and over	0.20	3.60	2.55	2.40	3.50
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	3.35	2.30	2.15	3.25
\$50,000 and over	0.20	3.85	2.80	2.65	3.75
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	3.60	2.55	2.40	3.50
\$50,000 and over	0.50	4.10	3.05	2.90	4.00

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, increase by 1.2 %; 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	3.80	3.00	2.75	2.70	2.60	2.95
\$25,000 and over	4.30	3.50	3.25	3.20	3.10	3.45
<b>Monthly (\$25,000 and +)</b>	4.20	3.40	3.20	3.15	3.05	3.35

## Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	3.60	2.55	2.40	3.50
\$50,000 and over	4.10	3.05	2.90	4.00

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

- 1 yr rate, increase by 1.2 %
- 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
<b>New RDPU</b>			
From \$1,000 to \$49,999	3.60	2.50	2.25
\$50,000 and over	4.05	3.00	2.75
<b>Old RDPU</b>			
From \$1,000 to \$49,999			1.75
\$50,000 and over			2.00

## Budget Annuity

3 yrs	5 yrs
3.80	2.75

## Education Annuity

Daily	5 yrs
2.75	2.60

## Futurente

Futurente
2.50