

Investments Weekly (Quebec only)

from January 11, 2023 to January 17, 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	3.10	3.25	4.05	3.90	3.30	3.15	3.05	3.10	2.85	3.25	3.55	3.60
From \$25,000 to \$49,999	1.00	3.25	3.40	4.20	4.05	3.45	3.40	3.30	3.35	3.10	3.40	3.70	3.75
From \$50,000 to \$249,999	1.00	3.35	3.50	4.30	4.15	3.55	3.50	3.40	3.45	3.20	3.50	3.80	3.85
\$250,000 and over	1.00	3.50	3.65	4.45	4.30	3.70	3.65	3.55	3.60	3.35	3.65	3.95	4.00
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				3.85	3.70	3.15	3.00	2.90	2.95	2.70	3.10	3.35	3.40
From \$25,000 to \$49,999				4.00	3.85	3.30	3.25	3.15	3.20	2.95	3.25	3.50	3.55
From \$50,000 to \$249,999				4.10	3.95	3.40	3.35	3.25	3.30	3.05	3.35	3.60	3.65
\$250,000 and over				4.25	4.10	3.55	3.50	3.40	3.45	3.20	3.50	3.75	3.80

*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	3.75	3.65	3.45

*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	4.05	3.30	3.15	3.05	2.85	3.25
Guar. compound interest			3.15		2.85	3.25

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple inter	3.80	2.90	2.60	3.00

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	3.80	3.80	3.05	2.90	2.80	2.60

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.50	3.55	2.80	2.65	2.55	2.35

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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	3.10	2.20	1.90	3.15
\$50,000 and over	0.20	3.60	2.70	2.40	3.65
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	3.35	2.45	2.15	3.40
\$50,000 and over	0.20	3.85	2.95	2.65	3.90
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	3.60	2.70	2.40	3.65
\$50,000 and over	0.20	4.10	3.20	2.90	4.15
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	3.85	2.95	2.65	3.90
\$50,000 and over	0.50	4.35	3.45	3.15	4.40

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, increase by 1.05 %; 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	4.05	3.30	3.15	3.05	2.85	3.15
\$25,000 and over	4.55	3.80	3.65	3.55	3.35	3.65
Monthly (\$25,000 and +)	4.45	3.70	3.55	3.45	3.25	3.55

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	3.85	2.95	2.65	3.90
\$50,000 and over	4.35	3.45	3.15	4.40

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

- 1 yr rate, increase by 1.05 %
- 3 yr rate, no change

Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	3.00
\$50,000 and over	1.25	3.25

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	3.85	2.90	2.50
\$50,000 and over	4.30	3.40	3.00
Old RDPU			
From \$1,000 to \$49,999			2.00
\$50,000 and over			2.25

Budget Annuity

3 yrs	5 yrs
4.05	3.15

Education Annuity

Daily	5 yrs
3.15	2.85

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2.60