

# Investments Weekly (Quebec only)

from May 24, 2023 to May 30, 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
		↑	↑	↑	↑	↑	↑	↑	↑	↑	↑	↑	↑
<b>Simple and Compound Interest (Annual)</b>													
Less than \$25,000	1,00	3,10	3,30	4,00	3,95	3,40	3,15	3,10	3,20	2,95	3,40	3,55	3,65
From \$25,000 to \$49,999	1,00	3,25	3,45	4,15	4,10	3,55	3,40	3,35	3,45	3,20	3,55	3,70	3,80
From \$50,000 to \$249,999	1,00	3,35	3,55	4,25	4,20	3,65	3,50	3,45	3,55	3,30	3,65	3,80	3,90
\$250,000 and over	1,00	3,50	3,70	4,40	4,35	3,80	3,65	3,60	3,70	3,45	3,80	3,95	4,05
<b>P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)</b>													
Less than \$25,000				3,80	3,75	3,25	3,00	2,95	3,05	2,80	3,25	3,35	3,45
From \$25,000 to \$49,999				3,95	3,90	3,40	3,25	3,20	3,30	3,05	3,40	3,50	3,60
From \$50,000 to \$249,999				4,05	4,00	3,50	3,35	3,30	3,40	3,15	3,50	3,60	3,70
\$250,000 and over				4,20	4,15	3,65	3,50	3,45	3,55	3,30	3,65	3,75	3,85

\*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	3,70	3,55

\*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	4,00	3,40	3,15	3,10	2,95	3,40
Guar. compound interest			3,15		2,95	3,40

## Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
<b>P.A.W. (Monthly Automatic Withdrawal)</b>				
Reinvested simple interest	3,75	2,90	2,70	3,15

## 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	3,75	3,75	3,15	2,90	2,85	2,70

## Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
<b>Renewal</b>						
Guar. compound interest	0,50	3,50	2,90	2,65	2,60	2,45

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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	3,05	2,20	2,00	3,15
\$50,000 and over	0,20	3,55	2,70	2,50	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	3,30	2,45	2,25	3,40
\$50,000 and over	0,20	3,80	2,95	2,75	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	3,55	2,70	2,50	3,65
\$50,000 and over	0,20	4,05	3,20	3,00	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	3,80	2,95	2,75	3,90
\$50,000 and over	0,50	4,30	3,45	3,25	4,40

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	4,00	3,40	3,15	3,10	2,95	3,30
\$25,000 and over	4,50	3,90	3,65	3,60	3,45	3,80
<b>Monthly (\$25,000 and +)</b>	4,40	3,80	3,55	3,50	3,35	3,70

## Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	3,80	2,95	2,75	3,90
\$50,000 and over	4,30	3,45	3,25	4,40

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	3,10
\$50,000 and over	1,25	3,35

## Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
<b>New RDPU</b>			
From \$1,000 to \$49,999	3,80	2,90	2,60
\$50,000 and over	4,25	3,40	3,10
<b>Old RDPU</b>			
From \$1,000 to \$49,999			2,10
\$50,000 and over			2,35

## Budget Annuity

3 yrs	5 yrs
4,00	3,15

## Education Annuity

Daily	5 yrs
3,15	2,95

## Futurante

Futurante
2,85