

# Investments Weekly (Quebec only)

from January 25, 2023 to January 31, 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  | 3.20  | 3.85 | 3.65   | 3.00  | 2.70  | 2.60  | 2.75   | 2.50    | 3.05   | 3.45      | 3.45     |
| From \$25,000 to \$49,999                                               | 1.00  | 3.25  | 3.35  | 4.00 | 3.80   | 3.15  | 2.95  | 2.85  | 3.00   | 2.75    | 3.20   | 3.60      | 3.60     |
| From \$50,000 to \$249,999                                              | 1.00  | 3.35  | 3.45  | 4.10 | 3.90   | 3.25  | 3.05  | 2.95  | 3.10   | 2.85    | 3.30   | 3.70      | 3.70     |
| \$250,000 and over                                                      | 1.00  | 3.50  | 3.60  | 4.25 | 4.05   | 3.40  | 3.20  | 3.10  | 3.25   | 3.00    | 3.45   | 3.85      | 3.85     |
| <b>P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)</b> |       |       |       |      |        |       |       |       |        |         |        |           |          |
| Less than \$25,000                                                      |       |       |       | 3.65 | 3.45   | 2.85  | 2.55  | 2.45  | 2.60   | 2.35    | 2.90   | 3.25      | 3.25     |
| From \$25,000 to \$49,999                                               |       |       |       | 3.80 | 3.60   | 3.00  | 2.80  | 2.70  | 2.85   | 2.60    | 3.05   | 3.40      | 3.40     |
| From \$50,000 to \$249,999                                              |       |       |       | 3.90 | 3.70   | 3.10  | 2.90  | 2.80  | 2.95   | 2.70    | 3.15   | 3.50      | 3.50     |
| \$250,000 and over                                                      |       |       |       | 4.05 | 3.85   | 3.25  | 3.05  | 2.95  | 3.10   | 2.85    | 3.30   | 3.65      | 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       | 3.30  | 3.20  | 3.10    |

\*Not available for RIF, for LIF and for TFSA

## RRIF single premium (renewal only)

|                         | 1 yr | 2 yrs | 3 yrs | 4 yrs | 5 yrs | 10 yrs |
|-------------------------|------|-------|-------|-------|-------|--------|
|                         |      |       |       |       | DFS   |        |
| <b>Renewal</b>          |      |       |       |       |       |        |
| Guar. simple interest   | 3.85 | 3.00  | 2.70  | 2.60  | 2.50  | 3.05   |
| Guar. compound interest |      |       | 2.70  |       | 2.50  | 3.05   |

## Ecofonds

|                                              | 1 yr | 3 yrs | 5-9 yrs | 10 yrs |
|----------------------------------------------|------|-------|---------|--------|
| <b>P.A.W. (Monthly Automatic Withdrawal)</b> |      |       |         |        |
| Reinvested simple interest                   | 3.60 | 2.45  | 2.25    | 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 | 3.60  | 3.60 | 2.75  | 2.45  | 2.35  | 2.25  |

## Réflex

|                         | Daily | 1 yr | 2 yrs | 3 yrs | 4 yrs | 5 yrs |
|-------------------------|-------|------|-------|-------|-------|-------|
| <b>Renewal</b>          |       |      |       |       |       |       |
| Guar. compound interest | 0.50  | 3.35 | 2.50  | 2.20  | 2.10  | 2.00  |

# Investments Weekly (Quebec only)

from January 25, 2023 to January 31, 2023



## 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  | 1.75  | 1.55  | 2.70  |
| \$50,000 and over        | 0.20  | 3.40  | 2.25  | 2.05  | 3.20  |
| 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  | 2.00  | 1.80  | 2.95  |
| \$50,000 and over        | 0.20  | 3.65  | 2.50  | 2.30  | 3.45  |
| 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  | 2.25  | 2.05  | 3.20  |
| \$50,000 and over        | 0.20  | 3.90  | 2.75  | 2.55  | 3.70  |
| 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 | 2.50  | 2.30  | 3.45  |
| \$50,000 and over        | 0.50  | 4.15 | 3.00  | 2.80  | 3.95  |

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, increase by 1.3 %; 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 | 3.00  | 2.70  | 2.60  | 2.50  | 2.95   |
| \$25,000 and over        | 4.35 | 3.50  | 3.20  | 3.10  | 3.00  | 3.45   |
| Monthly (\$25,000 and +) | 4.25 | 3.40  | 3.15  | 3.05  | 2.95  | 3.35   |

## Superior Investment (renewal only)

| Renewal                  | 1 yr | 3 yrs | 5 yrs |       |
|--------------------------|------|-------|-------|-------|
|                          |      |       | DFS   | LLHIC |
| From \$1,000 to \$49,999 | 3.65 | 2.50  | 2.30  | 3.45  |
| \$50,000 and over        | 4.15 | 3.00  | 2.80  | 3.95  |

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

- 1 yr rate, increase by 1.3 %
- 3 yr rate, no change

## Record Investment (renewal only)

| Renewal                  | Daily | 5 years - DFS |
|--------------------------|-------|---------------|
| From \$1,000 to \$49,999 | 1.00  | 2.65          |
| \$50,000 and over        | 1.25  | 2.90          |

## Security Investment (renewal only)

|                          | 1 yr | 3 yrs | 5 yrs - DFS |
|--------------------------|------|-------|-------------|
| <b>New RDPU</b>          |      |       |             |
| From \$1,000 to \$49,999 | 3.65 | 2.45  | 2.15        |
| \$50,000 and over        | 4.10 | 2.95  | 2.65        |
| <b>Old RDPU</b>          |      |       |             |
| From \$1,000 to \$49,999 |      |       | 1.65        |
| \$50,000 and over        |      |       | 1.90        |

## Budget Annuity

| 3 yrs | 5 yrs |
|-------|-------|
| 3.85  | 2.70  |

## Education Annuity

| Daily | 5 yrs |
|-------|-------|
| 2.70  | 2.50  |

## Futurente

| Futurente |
|-----------|
| 2.60      |