

Investments Weekly (Quebec only)

from June 28, 2023 to July 4, 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 ↓
Simple and Compound Interest (Annual)													
Less than \$25,000	1.00	3.45	3.70	4.35	4.30	3.80	3.50	3.40	3.45	3.20	3.45	3.45	3.55
From \$25,000 to \$49,999	1.00	3.60	3.85	4.50	4.45	3.95	3.75	3.65	3.70	3.45	3.60	3.60	3.70
From \$50,000 to \$249,999	1.00	3.70	3.95	4.60	4.55	4.05	3.85	3.75	3.80	3.55	3.70	3.70	3.80
\$250,000 and over	1.00	3.85	4.10	4.75	4.70	4.20	4.00	3.90	3.95	3.70	3.85	3.85	3.95
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				4.15	4.10	3.60	3.30	3.25	3.25	3.05	3.25	3.25	3.35
From \$25,000 to \$49,999				4.30	4.25	3.75	3.55	3.50	3.50	3.30	3.40	3.40	3.50
From \$50,000 to \$249,999				4.40	4.35	3.85	3.65	3.60	3.60	3.40	3.50	3.50	3.60
\$250,000 and over				4.55	4.50	4.00	3.80	3.75	3.75	3.55	3.65	3.65	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	4.10	4.00	3.80

*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	4.35	3.80	3.50	3.40	3.20	3.45
Guar. compound interest			3.50		3.20	3.45

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	4.10	3.25	2.95	3.20

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	4.10	4.10	3.55	3.25	3.15	2.95

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.50	3.85	3.30	3.00	2.90	2.70

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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	3.40	2.55	2.25	3.50
\$50,000 and over	0.20	3.90	3.05	2.75	4.00
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	3.65	2.80	2.50	3.75
\$50,000 and over	0.20	4.15	3.30	3.00	4.25
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	3.90	3.05	2.75	4.00
\$50,000 and over	0.20	4.40	3.55	3.25	4.50
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	4.15	3.30	3.00	4.25
\$50,000 and over	0.50	4.65	3.80	3.50	4.75

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	4.35	3.80	3.50	3.40	3.20	3.35
\$25,000 and over	4.85	4.30	4.00	3.90	3.70	3.85
Monthly (\$25,000 and +)	4.70	4.20	3.90	3.80	3.60	3.75

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	4.15	3.30	3.00	4.25
\$50,000 and over	4.65	3.80	3.50	4.75

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

- 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	3.35
\$50,000 and over	1.25	3.60

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	4.15	3.25	2.85
\$50,000 and over	4.60	3.75	3.35
Old RDPU			
From \$1,000 to \$49,999			2.35
\$50,000 and over			2.60

Budget Annuity

3 yrs	5 yrs
4.35	3.50

Education Annuity

Daily	5 yrs
3.50	3.20

Futurete

Futurete
3.20