

Investments Weekly (Quebec only)

from April 23, 2025 to April 29, 2025



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	0.75	1.15	1.15	1.55	1.85	1.70	1.70	1.95	2.40	2.15	3.05	3.60	3.75
From \$25,000 to \$49,999	0.75	1.30	1.30	1.70	2.00	1.85	1.95	2.20	2.65	2.40	3.20	3.75	3.90
From \$50,000 to \$249,999	0.75	1.40	1.40	1.80	2.10	1.95	2.05	2.30	2.75	2.50	3.30	3.85	4.00
\$250,000 and over	0.75	1.55	1.55	1.95	2.25	2.10	2.20	2.45	2.90	2.65	3.45	4.00	4.15
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				1.40	1.70	1.55	1.55	1.80	2.25	2.00	2.90	3.40	3.55
From \$25,000 to \$49,999				1.55	1.85	1.70	1.80	2.05	2.50	2.25	3.05	3.55	3.70
From \$50,000 to \$249,999				1.65	1.95	1.80	1.90	2.15	2.60	2.35	3.15	3.65	3.80
\$250,000 and over				1.80	2.10	1.95	2.05	2.30	2.75	2.50	3.30	3.80	3.95

*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	2.25	2.50	2.70

*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	1.55	1.70	1.70	1.95	2.15	3.05
Guar. compound interest			1.70		2.15	3.05

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	1.30	1.45	1.90	2.80

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	1.30	1.30	1.45	1.45	1.70	1.90

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.25	1.05	1.20	1.20	1.45	1.65

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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	0.60	0.75	1.20	1.70
\$50,000 and over	0.20	1.10	1.25	1.70	2.20
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	0.85	1.00	1.45	1.95
\$50,000 and over	0.20	1.35	1.50	1.95	2.45
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	1.10	1.25	1.70	2.20
\$50,000 and over	0.20	1.60	1.75	2.20	2.70
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	1.35	1.50	1.95	2.45
\$50,000 and over	0.50	1.85	2.00	2.45	2.95

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, no change; 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	1.55	1.70	1.70	1.95	2.15	2.95
\$25,000 and over	2.05	2.20	2.20	2.45	2.65	3.45
Monthly (\$25,000 and +)	2.00	2.15	2.15	2.40	2.60	3.35

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	1.35	1.50	1.95	2.45
\$50,000 and over	1.85	2.00	2.45	2.95

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

- 1 yr rate, no change
- 3 yr rate, no change

Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	2.30
\$50,000 and over	1.25	2.55

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	1.35	1.45	1.80
\$50,000 and over	1.80	1.95	2.30
Old RDPU			
From \$1,000 to \$49,999			1.30
\$50,000 and over			1.55

Budget Annuity

3 yrs	5 yrs
1.55	1.70

Education Annuity

Daily	5 yrs
1.70	2.15

Futurente

Futurente
1.95