

# Investments Weekly (Quebec only)

from July 23, 2025 to July 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 ↓
<b>Simple and Compound Interest (Annual)</b>													
Less than \$25,000	0.65	1.15	1.20	1.50	1.85	1.70	1.75	1.95	2.40	2.15	3.10	3.60	3.75
From \$25,000 to \$49,999	0.65	1.30	1.35	1.65	2.00	1.85	2.00	2.20	2.65	2.40	3.25	3.75	3.90
From \$50,000 to \$249,999	0.65	1.40	1.45	1.75	2.10	1.95	2.10	2.30	2.75	2.50	3.35	3.85	4.00
\$250,000 and over	0.65	1.55	1.60	1.90	2.25	2.10	2.25	2.45	2.90	2.65	3.50	4.00	4.15
<b>P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)</b>													
Less than \$25,000				1.35	1.70	1.55	1.60	1.80	2.25	2.00	2.95	3.40	3.55
From \$25,000 to \$49,999				1.50	1.85	1.70	1.85	2.05	2.50	2.25	3.10	3.55	3.70
From \$50,000 to \$249,999				1.60	1.95	1.80	1.95	2.15	2.60	2.35	3.20	3.65	3.80
\$250,000 and over				1.75	2.10	1.95	2.10	2.30	2.75	2.50	3.35	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	2.30	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
<b>Renewal</b>						
Guar. simple interest	1.50	1.70	1.75	1.95	2.15	3.10
Guar. compound interest			1.75		2.15	3.10

## Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
<b>P.A.W. (Monthly Automatic Withdrawal)</b>				
Reinvested simple interest	1.25	1.50	1.90	2.85

## 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	1.25	1.25	1.45	1.50	1.70	1.90

## Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
<b>Renewal</b>						
Guar. compound interest	0.15	1.00	1.20	1.25	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	0.55	0.80	1.20	1.75
\$50,000 and over	0.20	1.05	1.30	1.70	2.25
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	0.80	1.05	1.45	2.00
\$50,000 and over	0.20	1.30	1.55	1.95	2.50
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	1.05	1.30	1.70	2.25
\$50,000 and over	0.20	1.55	1.80	2.20	2.75
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	1.30	1.55	1.95	2.50
\$50,000 and over	0.50	1.80	2.05	2.45	3.00

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, decrease by 0.1 %; 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	1.50	1.70	1.75	1.95	2.15	3.00
\$25,000 and over	2.00	2.20	2.25	2.45	2.65	3.50
<b>Monthly (\$25,000 and +)</b>	1.95	2.15	2.20	2.40	2.60	3.40

## Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	1.30	1.55	1.95	2.50
\$50,000 and over	1.80	2.05	2.45	3.00

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

- 1 yr rate, decrease by 0.1 %
- 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
<b>New RDPU</b>			
From \$1,000 to \$49,999	1.30	1.50	1.80
\$50,000 and over	1.75	2.00	2.30
<b>Old RDPU</b>			
From \$1,000 to \$49,999			1.30
\$50,000 and over			1.55

## Budget Annuity

3 yrs	5 yrs
1.50	1.75

## Education Annuity

Daily	5 yrs
1.75	2.15

## Futurente

Futurente
2.05