

Investments Weekly (Quebec only)

from December 24, 2025 to December 30, 2025



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	0.55	0.65	0.75	1.05	1.50	1.50	1.60	1.80	2.25	2.00	2.95	3.45	3.70
From \$25,000 to \$49,999	0.55	0.80	0.90	1.20	1.65	1.65	1.85	2.05	2.50	2.25	3.10	3.60	3.85
From \$50,000 to \$249,999	0.55	0.90	1.00	1.30	1.75	1.75	1.95	2.15	2.60	2.35	3.20	3.70	3.95
\$250,000 and over	0.55	1.05	1.15	1.45	1.90	1.90	2.10	2.30	2.75	2.50	3.35	3.85	4.10
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				0.90	1.35	1.35	1.45	1.65	2.10	1.85	2.80	3.25	3.50
From \$25,000 to \$49,999				1.05	1.50	1.50	1.70	1.90	2.35	2.10	2.95	3.40	3.65
From \$50,000 to \$249,999				1.15	1.60	1.60	1.80	2.00	2.45	2.20	3.05	3.50	3.75
\$250,000 and over				1.30	1.75	1.75	1.95	2.15	2.60	2.35	3.20	3.65	3.90

*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	2.15	2.35	2.55

*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
Renewal						
Guar. simple interest	1.05	1.50	1.60	1.80	2.00	2.95
Guar. compound interest			1.60		2.00	2.95

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	0.80	1.35	1.75	2.70

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.80	0.80	1.25	1.35	1.55	1.75

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.10	0.55	1.00	1.10	1.30	1.50

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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	0.25	0.65	1.05	1.60
\$50,000 and over	0.20	0.60	1.15	1.55	2.10
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	0.50	0.90	1.30	1.85
\$50,000 and over	0.20	0.85	1.40	1.80	2.35
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	0.75	1.15	1.55	2.10
\$50,000 and over	0.20	1.10	1.65	2.05	2.60
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	1.00	1.40	1.80	2.35
\$50,000 and over	0.50	1.50	1.90	2.30	2.85

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, decrease by 0.4 %; 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	1.05	1.50	1.60	1.80	2.00	2.85
\$25,000 and over	1.55	2.00	2.10	2.30	2.50	3.35
Monthly (\$25,000 and +)	1.50	1.95	2.05	2.25	2.45	3.25

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	0.85	1.40	1.80	2.35
\$50,000 and over	1.35	1.90	2.30	2.85

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

- 1 yr rate, decrease by 0.4 %
- 3 yr rate, no change

Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	2.15
\$50,000 and over	1.25	2.40

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	0.85	1.35	1.65
\$50,000 and over	1.30	1.85	2.15
Old RDPU			
From \$1,000 to \$49,999			1.15
\$50,000 and over			1.40

Budget Annuity

3 yrs	5 yrs
1.05	1.60

Education Annuity

Daily	5 yrs
1.60	2.00

Futurante

Futurante
1.80