

Investments Weekly (Quebec only)

from June 25, 2025 to July 1, 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	0.65	1.15	1.15	1.45	1.80	1.65	1.65	1.85	2.30	2.05	2.95	3.45	3.60
From \$25,000 to \$49,999	0.65	1.30	1.30	1.60	1.95	1.80	1.90	2.10	2.55	2.30	3.10	3.60	3.75
From \$50,000 to \$249,999	0.65	1.40	1.40	1.70	2.05	1.90	2.00	2.20	2.65	2.40	3.20	3.70	3.85
\$250,000 and over	0.65	1.55	1.55	1.85	2.20	2.05	2.15	2.35	2.80	2.55	3.35	3.85	4.00
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				1.30	1.65	1.50	1.50	1.70	2.15	1.90	2.80	3.25	3.40
From \$25,000 to \$49,999				1.45	1.80	1.65	1.75	1.95	2.40	2.15	2.95	3.40	3.55
From \$50,000 to \$249,999				1.55	1.90	1.75	1.85	2.05	2.50	2.25	3.05	3.50	3.65
\$250,000 and over				1.70	2.05	1.90	2.00	2.20	2.65	2.40	3.20	3.65	3.80

*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	2.20	2.40	2.60

*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	1.45	1.65	1.65	1.85	2.05	2.95
Guar. compound interest			1.65		2.05	2.95

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	1.20	1.40	1.80	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	1.20	1.20	1.40	1.40	1.60	1.80

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.15	0.95	1.15	1.15	1.35	1.55

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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	0.50	0.70	1.10	1.65
\$50,000 and over	0.20	1.00	1.20	1.60	2.15
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	0.75	0.95	1.35	1.90
\$50,000 and over	0.20	1.25	1.45	1.85	2.40
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	1.00	1.20	1.60	2.15
\$50,000 and over	0.20	1.50	1.70	2.10	2.65
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	1.25	1.45	1.85	2.40
\$50,000 and over	0.50	1.75	1.95	2.35	2.90

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, decrease by 0.05 %; 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	1.45	1.65	1.65	1.85	2.05	2.85
\$25,000 and over	1.95	2.15	2.15	2.35	2.55	3.35
Monthly (\$25,000 and +)	1.90	2.10	2.10	2.30	2.50	3.25

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	1.25	1.45	1.85	2.40
\$50,000 and over	1.75	1.95	2.35	2.90

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

- 1 yr rate, decrease by 0.05 %
- 3 yr rate, no change

Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	2.20
\$50,000 and over	1.25	2.45

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	1.25	1.40	1.70
\$50,000 and over	1.70	1.90	2.20
Old RDPU			
From \$1,000 to \$49,999			1.20
\$50,000 and over			1.45

Budget Annuity

3 yrs	5 yrs
1.45	1.65

Education Annuity

Daily	5 yrs
1.65	2.05

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2.05