

Investments Weekly (Quebec only)

from January 14, 2026 to January 20, 2026



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	0.70	0.75	1.25	1.60	1.45	1.55	1.80	2.20	1.95	2.85	3.45	3.65
From \$25,000 to \$49,999	0.55	0.85	0.90	1.40	1.75	1.60	1.80	2.05	2.45	2.20	3.00	3.60	3.80
From \$50,000 to \$249,999	0.55	0.95	1.00	1.50	1.85	1.70	1.90	2.15	2.55	2.30	3.10	3.70	3.90
\$250,000 and over	0.55	1.10	1.15	1.65	2.00	1.85	2.05	2.30	2.70	2.45	3.25	3.85	4.05
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				1.10	1.45	1.30	1.40	1.65	2.05	1.80	2.70	3.25	3.45
From \$25,000 to \$49,999				1.25	1.60	1.45	1.65	1.90	2.30	2.05	2.85	3.40	3.60
From \$50,000 to \$249,999				1.35	1.70	1.55	1.75	2.00	2.40	2.15	2.95	3.50	3.70
\$250,000 and over				1.50	1.85	1.70	1.90	2.15	2.55	2.30	3.10	3.65	3.85

*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	2.10	2.35	2.50

*Not available for RIF, for LIF and for TFSA

RRIF single premium (renewal only)

	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	10 yrs
					DFS	
Renewal						
Guar. simple interest	1.25	1.45	1.55	1.80	1.95	2.85
Guar. compound interest			1.55		1.95	2.85

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	1.00	1.30	1.70	2.60

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	1.00	1.00	1.20	1.30	1.55	1.70

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.10	0.75	0.95	1.05	1.30	1.45

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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	0.30	0.60	1.00	1.55
\$50,000 and over	0.20	0.80	1.10	1.50	2.05
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	0.55	0.85	1.25	1.80
\$50,000 and over	0.20	1.05	1.35	1.75	2.30
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	0.80	1.10	1.50	2.05
\$50,000 and over	0.20	1.30	1.60	2.00	2.55
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	1.05	1.35	1.75	2.30
\$50,000 and over	0.50	1.55	1.85	2.25	2.80

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, decrease by 0.149999999999999 %; 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	1.25	1.45	1.55	1.80	1.95	2.75
\$25,000 and over	1.75	1.95	2.05	2.30	2.45	3.25
Monthly (\$25,000 and +)	1.70	1.90	2.00	2.25	2.40	3.20

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	1.05	1.35	1.75	2.30
\$50,000 and over	1.55	1.85	2.25	2.80

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

- 1 yr rate, decrease by 0.149999999999999 %
- 3 yr rate, no change

Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	2.10
\$50,000 and over	1.25	2.35

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	1.05	1.30	1.60
\$50,000 and over	1.50	1.80	2.10
Old RDPU			
From \$1,000 to \$49,999			1.10
\$50,000 and over			1.35

Budget Annuity

3 yrs	5 yrs
1.25	1.55

Education Annuity

Daily	5 yrs
1.55	1.95

Futurante

Futurante
1.95