

Investments Weekly (Quebec only)

from May 17, 2023 to May 23, 2023



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	1.00	3.05	3.15	3.80	3.70	3.15	2.90	2.80	2.95	2.70	3.20	3.45	3.45
From \$25,000 to \$49,999	1.00	3.20	3.30	3.95	3.85	3.30	3.15	3.05	3.20	2.95	3.35	3.60	3.60
From \$50,000 to \$249,999	1.00	3.30	3.40	4.05	3.95	3.40	3.25	3.15	3.30	3.05	3.45	3.70	3.70
\$250,000 and over	1.00	3.45	3.55	4.20	4.10	3.55	3.40	3.30	3.45	3.20	3.60	3.85	3.85
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				3.60	3.50	3.00	2.75	2.65	2.80	2.55	3.05	3.25	3.25
From \$25,000 to \$49,999				3.75	3.65	3.15	3.00	2.90	3.05	2.80	3.20	3.40	3.40
From \$50,000 to \$249,999				3.85	3.75	3.25	3.10	3.00	3.15	2.90	3.30	3.50	3.50
\$250,000 and over				4.00	3.90	3.40	3.25	3.15	3.30	3.05	3.45	3.65	3.65

*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	3.50	3.40	3.30

*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	3.80	3.15	2.90	2.80	2.70	3.20
Guar. compound interest			2.90		2.70	3.20

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	3.55	2.65	2.45	2.95

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	3.55	3.55	2.90	2.65	2.55	2.45

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.50	3.30	2.65	2.40	2.30	2.20

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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	2.85	1.95	1.75	2.90
\$50,000 and over	0.20	3.35	2.45	2.25	3.40
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	3.10	2.20	2.00	3.15
\$50,000 and over	0.20	3.60	2.70	2.50	3.65
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	3.35	2.45	2.25	3.40
\$50,000 and over	0.20	3.85	2.95	2.75	3.90
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	3.60	2.70	2.50	3.65
\$50,000 and over	0.50	4.10	3.20	3.00	4.15

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, increase by 1.05 %; 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	3.80	3.15	2.90	2.80	2.70	3.10
\$25,000 and over	4.30	3.65	3.40	3.30	3.20	3.60
Monthly (\$25,000 and +)	4.20	3.55	3.30	3.25	3.15	3.50

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	3.60	2.70	2.50	3.65
\$50,000 and over	4.10	3.20	3.00	4.15

- LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC)
- 1 yr rate, increase by 1.05 %
 - 3 yr rate, no change

Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	2.85
\$50,000 and over	1.25	3.10

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	3.60	2.65	2.35
\$50,000 and over	4.05	3.15	2.85
Old RDPU			
From \$1,000 to \$49,999			1.85
\$50,000 and over			2.10

Budget Annuity

3 yrs	5 yrs
3.80	2.90

Education Annuity

Daily	5 yrs
2.90	2.70

Futurente

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2.85