

Investments Weekly (Quebec only)

from March 12, 2025 to March 18, 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	1.00	1.20	1.20	1.60	1.85	1.60	1.55	1.75	2.10	1.85	2.70	3.20	3.40
From \$25,000 to \$49,999	1.00	1.35	1.35	1.75	2.00	1.75	1.80	2.00	2.35	2.10	2.85	3.35	3.55
From \$50,000 to \$249,999	1.00	1.45	1.45	1.85	2.10	1.85	1.90	2.10	2.45	2.20	2.95	3.45	3.65
\$250,000 and over	1.00	1.60	1.60	2.00	2.25	2.00	2.05	2.25	2.60	2.35	3.10	3.60	3.80
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				1.45	1.70	1.45	1.40	1.60	1.95	1.70	2.55	3.05	3.25
From \$25,000 to \$49,999				1.60	1.85	1.60	1.65	1.85	2.20	1.95	2.70	3.20	3.40
From \$50,000 to \$249,999				1.70	1.95	1.70	1.75	1.95	2.30	2.05	2.80	3.30	3.50
\$250,000 and over				1.85	2.10	1.85	1.90	2.10	2.45	2.20	2.95	3.45	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	2.10	2.30	2.40

*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	1.60	1.60	1.55	1.75	1.85	2.70
Guar. compound interest			1.55		1.85	2.70

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	1.35	1.30	1.60	2.45

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	1.35	1.35	1.35	1.30	1.50	1.60

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.50	1.10	1.10	1.05	1.25	1.35

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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	0.65	0.60	0.90	1.55
\$50,000 and over	0.20	1.15	1.10	1.40	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	0.90	0.85	1.15	1.80
\$50,000 and over	0.20	1.40	1.35	1.65	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	1.15	1.10	1.40	2.05
\$50,000 and over	0.20	1.65	1.60	1.90	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	1.40	1.35	1.65	2.30
\$50,000 and over	0.50	1.90	1.85	2.15	2.80

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, increase by 0.2 %; 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	1.60	1.60	1.55	1.75	1.85	2.60
\$25,000 and over	2.10	2.10	2.05	2.25	2.35	3.10
Monthly (\$25,000 and +)	2.05	2.05	2.00	2.20	2.30	3.05

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	1.40	1.35	1.65	2.30
\$50,000 and over	1.90	1.85	2.15	2.80

- LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC)
- 1 yr rate, increase by 0.2 %
 - 3 yr rate, no change

Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	2.00
\$50,000 and over	1.25	2.25

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	1.40	1.30	1.50
\$50,000 and over	1.85	1.80	2.00
Old RDPU			
From \$1,000 to \$49,999			1.00
\$50,000 and over			1.25

Budget Annuity

3 yrs	5 yrs
1.60	1.55

Education Annuity

Daily	5 yrs
1.55	1.85

Futurente

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1.80