

# Investments Weekly (Quebec only)

from January 29, 2025 to February 4, 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 ↑
<b>Simple and Compound Interest (Annual)</b>													
Less than \$25,000	1.00	1.50	1.45	1.85	2.10	1.85	1.85	2.00	2.35	2.10	2.90	3.40	3.55
From \$25,000 to \$49,999	1.00	1.65	1.60	2.00	2.25	2.00	2.10	2.25	2.60	2.35	3.05	3.55	3.70
From \$50,000 to \$249,999	1.00	1.75	1.70	2.10	2.35	2.10	2.20	2.35	2.70	2.45	3.15	3.65	3.80
\$250,000 and over	1.00	1.90	1.85	2.25	2.50	2.25	2.35	2.50	2.85	2.60	3.30	3.80	3.95
<b>P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)</b>													
Less than \$25,000				1.70	1.95	1.70	1.70	1.85	2.20	1.95	2.75	3.25	3.35
From \$25,000 to \$49,999				1.85	2.10	1.85	1.95	2.10	2.45	2.20	2.90	3.40	3.50
From \$50,000 to \$249,999				1.95	2.20	1.95	2.05	2.20	2.55	2.30	3.00	3.50	3.60
\$250,000 and over				2.10	2.35	2.10	2.20	2.35	2.70	2.45	3.15	3.65	3.75

\*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	2.40	2.55	2.65

\*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
<b>Renewal</b>						
Guar. simple interest	1.85	1.85	1.85	2.00	2.10	2.90
Guar. compound interest			1.85		2.10	2.90

## Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
<b>P.A.W. (Monthly Automatic Withdrawal)</b>				
Reinvested simple interest	1.60	1.60	1.85	2.65

## Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
<b>Renewal</b>						
Guar. compound interest	1.60	1.60	1.60	1.60	1.75	1.85

## Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
<b>Renewal</b>						
Guar. compound interest	0.50	1.35	1.35	1.35	1.50	1.60

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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	0.90	0.90	1.15	1.85
\$50,000 and over	0.20	1.40	1.40	1.65	2.35
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	1.15	1.15	1.40	2.10
\$50,000 and over	0.20	1.65	1.65	1.90	2.60
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	1.40	1.40	1.65	2.35
\$50,000 and over	0.20	1.90	1.90	2.15	2.85
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	1.65	1.65	1.90	2.60
\$50,000 and over	0.50	2.15	2.15	2.40	3.10

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, increase by 0.15 %; 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	1.85	1.85	1.85	2.00	2.10	2.80
\$25,000 and over	2.35	2.35	2.35	2.50	2.60	3.30
<b>Monthly (\$25,000 and +)</b>	2.30	2.30	2.30	2.45	2.55	3.25

## Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	1.65	1.65	1.90	2.60
\$50,000 and over	2.15	2.15	2.40	3.10

- LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC)
- 1 yr rate, increase by 0.15 %
  - 3 yr rate, no change

## Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	2.25
\$50,000 and over	1.25	2.50

## Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
<b>New RDPU</b>			
From \$1,000 to \$49,999	1.65	1.60	1.75
\$50,000 and over	2.10	2.10	2.25
<b>Old RDPU</b>			
From \$1,000 to \$49,999			1.25
\$50,000 and over			1.50

## Budget Annuity

3 yrs	5 yrs
1.85	1.85

## Education Annuity

Daily	5 yrs
1.85	2.10

## Futurente

Futurente
2.10