

# Investments Weekly (Quebec only)

from February 5, 2025 to February 11, 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	1.25	1.20	1.70	1.95	1.70	1.70	1.90	2.25	2.00	2.95	3.45	3.60
From \$25,000 to \$49,999	1.00	1.40	1.35	1.85	2.10	1.85	1.95	2.15	2.50	2.25	3.10	3.60	3.75
From \$50,000 to \$249,999	1.00	1.50	1.45	1.95	2.20	1.95	2.05	2.25	2.60	2.35	3.20	3.70	3.85
\$250,000 and over	1.00	1.65	1.60	2.10	2.35	2.10	2.20	2.40	2.75	2.50	3.35	3.85	4.00
<b>P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)</b>													
Less than \$25,000				1.55	1.80	1.55	1.55	1.75	2.10	1.85	2.80	3.25	3.40
From \$25,000 to \$49,999				1.70	1.95	1.70	1.80	2.00	2.35	2.10	2.95	3.40	3.55
From \$50,000 to \$249,999				1.80	2.05	1.80	1.90	2.10	2.45	2.20	3.05	3.50	3.65
\$250,000 and over				1.95	2.20	1.95	2.05	2.25	2.60	2.35	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	2.25	2.45	2.55

\*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	
<b>Renewal</b>						
Guar. simple interest	1.70	1.70	1.70	1.90	2.00	2.95
Guar. compound interest			1.70		2.00	2.95

## Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
<b>P.A.W. (Monthly Automatic Withdrawal)</b>				
Reinvested simple interest	1.45	1.45	1.75	2.70

## 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	1.45	1.45	1.45	1.45	1.65	1.75

## Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
<b>Renewal</b>						
Guar. compound interest	0.50	1.20	1.20	1.20	1.40	1.50

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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	0.75	0.75	1.05	1.70
\$50,000 and over	0.20	1.25	1.25	1.55	2.20
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	1.00	1.00	1.30	1.95
\$50,000 and over	0.20	1.50	1.50	1.80	2.45
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	1.25	1.25	1.55	2.20
\$50,000 and over	0.20	1.75	1.75	2.05	2.70
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	1.50	1.50	1.80	2.45
\$50,000 and over	0.50	2.00	2.00	2.30	2.95

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	1.70	1.70	1.70	1.90	2.00	2.85
\$25,000 and over	2.20	2.20	2.20	2.40	2.50	3.35
<b>Monthly (\$25,000 and +)</b>	2.15	2.15	2.15	2.35	2.45	3.25

## Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	1.50	1.50	1.80	2.45
\$50,000 and over	2.00	2.00	2.30	2.95

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	2.15
\$50,000 and over	1.25	2.40

## Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
<b>New RDPU</b>			
From \$1,000 to \$49,999	1.50	1.45	1.65
\$50,000 and over	1.95	1.95	2.15
<b>Old RDPU</b>			
From \$1,000 to \$49,999			1.15
\$50,000 and over			1.40

## Budget Annuity

3 yrs	5 yrs
1.70	1.70

## Education Annuity

Daily	5 yrs
1.70	2.00

## Futurente

Futurente
2.10