

Investments Weekly (Quebec only)

from January 15, 2025 to January 21, 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	1.65	1.65	2.15	2.35	2.10	2.10	2.30	2.65	2.40	3.20	3.60	3.75
From \$25,000 to \$49,999	1.00	1.80	1.80	2.30	2.50	2.25	2.35	2.55	2.90	2.65	3.35	3.75	3.90
From \$50,000 to \$249,999	1.00	1.90	1.90	2.40	2.60	2.35	2.45	2.65	3.00	2.75	3.45	3.85	4.00
\$250,000 and over	1.00	2.05	2.05	2.55	2.75	2.50	2.60	2.80	3.15	2.90	3.60	4.00	4.15
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				2.00	2.20	1.95	1.95	2.15	2.50	2.25	3.05	3.40	3.55
From \$25,000 to \$49,999				2.15	2.35	2.10	2.20	2.40	2.75	2.50	3.20	3.55	3.70
From \$50,000 to \$249,999				2.25	2.45	2.20	2.30	2.50	2.85	2.60	3.30	3.65	3.80
\$250,000 and over				2.40	2.60	2.35	2.45	2.65	3.00	2.75	3.45	3.80	3.95

*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	2.65	2.85	2.95

*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	2.15	2.10	2.10	2.30	2.40	3.20
Guar. compound interest			2.10		2.40	3.20

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	1.90	1.85	2.15	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	1.90	1.90	1.85	1.85	2.05	2.15

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.50	1.65	1.60	1.60	1.80	1.90

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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	1.20	1.15	1.45	2.10
\$50,000 and over	0.20	1.70	1.65	1.95	2.60
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	1.45	1.40	1.70	2.35
\$50,000 and over	0.20	1.95	1.90	2.20	2.85
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	1.70	1.65	1.95	2.60
\$50,000 and over	0.20	2.20	2.15	2.45	3.10
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	1.95	1.90	2.20	2.85
\$50,000 and over	0.50	2.45	2.40	2.70	3.35

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	2.15	2.10	2.10	2.30	2.40	3.10
\$25,000 and over	2.65	2.60	2.60	2.80	2.90	3.60
Monthly (\$25,000 and +)	2.60	2.55	2.55	2.75	2.85	3.50

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	1.95	1.90	2.20	2.85
\$50,000 and over	2.45	2.40	2.70	3.35

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	2.55
\$50,000 and over	1.25	2.80

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	1.95	1.85	2.05
\$50,000 and over	2.40	2.35	2.55
Old RDPU			
From \$1,000 to \$49,999			1.55
\$50,000 and over			1.80

Budget Annuity

3 yrs	5 yrs
2.15	2.10

Education Annuity

Daily	5 yrs
2.10	2.40

Futurente

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2.15