

# Investments Weekly (Quebec only)

from January 22, 2025 to January 28, 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	1.55	1.55	2.00	2.15	1.85	1.85	2.00	2.30	2.05	2.90	3.35	3.50
From \$25,000 to \$49,999	1.00	1.70	1.70	2.15	2.30	2.00	2.10	2.25	2.55	2.30	3.05	3.50	3.65
From \$50,000 to \$249,999	1.00	1.80	1.80	2.25	2.40	2.10	2.20	2.35	2.65	2.40	3.15	3.60	3.75
\$250,000 and over	1.00	1.95	1.95	2.40	2.55	2.25	2.35	2.50	2.80	2.55	3.30	3.75	3.90
<b>P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)</b>													
Less than \$25,000				1.85	2.00	1.70	1.70	1.85	2.15	1.90	2.75	3.20	3.30
From \$25,000 to \$49,999				2.00	2.15	1.85	1.95	2.10	2.40	2.15	2.90	3.35	3.45
From \$50,000 to \$249,999				2.10	2.25	1.95	2.05	2.20	2.50	2.25	3.00	3.45	3.55
\$250,000 and over				2.25	2.40	2.10	2.20	2.35	2.65	2.40	3.15	3.60	3.70

\*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	2.60

\*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	2.00	1.85	1.85	2.00	2.05	2.90
Guar. compound interest			1.85		2.05	2.90

## Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
<b>P.A.W. (Monthly Automatic Withdrawal)</b>				
Reinvested simple interest	1.75	1.60	1.80	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	1.75	1.75	1.60	1.60	1.75	1.80

## Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
<b>Renewal</b>						
Guar. compound interest	0.50	1.50	1.35	1.35	1.50	1.55

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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	1.05	0.90	1.10	1.85
\$50,000 and over	0.20	1.55	1.40	1.60	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	1.30	1.15	1.35	2.10
\$50,000 and over	0.20	1.80	1.65	1.85	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	1.55	1.40	1.60	2.35
\$50,000 and over	0.20	2.05	1.90	2.10	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	1.80	1.65	1.85	2.60
\$50,000 and over	0.50	2.30	2.15	2.35	3.10

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, increase by 0.3 %; 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	2.00	1.85	1.85	2.00	2.05	2.80
\$25,000 and over	2.50	2.35	2.35	2.50	2.55	3.30
<b>Monthly (\$25,000 and +)</b>	2.45	2.30	2.30	2.45	2.50	3.25

## Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	1.80	1.65	1.85	2.60
\$50,000 and over	2.30	2.15	2.35	3.10

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC)

- 1 yr rate, increase by 0.3 %
- 3 yr rate, no change

## Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	2.20
\$50,000 and over	1.25	2.45

## Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
<b>New RDPU</b>			
From \$1,000 to \$49,999	1.80	1.60	1.70
\$50,000 and over	2.25	2.10	2.20
<b>Old RDPU</b>			
From \$1,000 to \$49,999			1.20
\$50,000 and over			1.45

## Budget Annuity

3 yrs	5 yrs
2.00	1.85

## Education Annuity

Daily	5 yrs
1.85	2.05

## Futurente

Futurente
2.15