

Investments Weekly (Quebec only)

from January 7, 2026 to January 13, 2026



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	0.55	0.70	0.75	1.25	1.60	1.50	1.55	1.80	2.25	2.00	2.90	3.50	3.70
From \$25,000 to \$49,999	0.55	0.85	0.90	1.40	1.75	1.65	1.80	2.05	2.50	2.25	3.05	3.65	3.85
From \$50,000 to \$249,999	0.55	0.95	1.00	1.50	1.85	1.75	1.90	2.15	2.60	2.35	3.15	3.75	3.95
\$250,000 and over	0.55	1.10	1.15	1.65	2.00	1.90	2.05	2.30	2.75	2.50	3.30	3.90	4.10
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				1.10	1.45	1.35	1.40	1.65	2.10	1.85	2.75	3.30	3.50
From \$25,000 to \$49,999				1.25	1.60	1.50	1.65	1.90	2.35	2.10	2.90	3.45	3.65
From \$50,000 to \$249,999				1.35	1.70	1.60	1.75	2.00	2.45	2.20	3.00	3.55	3.75
\$250,000 and over				1.50	1.85	1.75	1.90	2.15	2.60	2.35	3.15	3.70	3.90

*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	2.35	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 DFS	10 yrs
Renewal						
Guar. simple interest	1.25	1.50	1.55	1.80	2.00	2.90
Guar. compound interest			1.55		2.00	2.90

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	1.00	1.30	1.75	2.65

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	1.00	1.00	1.25	1.30	1.55	1.75

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.10	0.75	1.00	1.05	1.30	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	0.30	0.60	1.05	1.55
\$50,000 and over	0.20	0.80	1.10	1.55	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	0.55	0.85	1.30	1.80
\$50,000 and over	0.20	1.05	1.35	1.80	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	0.80	1.10	1.55	2.05
\$50,000 and over	0.20	1.30	1.60	2.05	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	1.05	1.35	1.80	2.30
\$50,000 and over	0.50	1.55	1.85	2.30	2.80

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, decrease by 0.149999999999999 %; 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	1.25	1.50	1.55	1.80	2.00	2.80
\$25,000 and over	1.75	2.00	2.05	2.30	2.50	3.30
Monthly (\$25,000 and +)	1.70	1.95	2.00	2.25	2.45	3.25

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	1.05	1.35	1.80	2.30
\$50,000 and over	1.55	1.85	2.30	2.80

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

- 1 yr rate, decrease by 0.149999999999999 %
- 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
New RDPU			
From \$1,000 to \$49,999	1.05	1.30	1.65
\$50,000 and over	1.50	1.80	2.15
Old RDPU			
From \$1,000 to \$49,999			1.15
\$50,000 and over			1.40

Budget Annuity

3 yrs	5 yrs
1.25	1.55

Education Annuity

Daily	5 yrs
1.55	2.00

Futurante

Futurante
1.95