

# Investments Weekly (Quebec only)

from November 15, 2023 to November 21, 2023



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	3.60	3.65	3.90	4.10	3.80	3.60	3.55	3.65	3.40	3.90	3.85	3.95
From \$25,000 to \$49,999	1.00	3.75	3.80	4.05	4.25	3.95	3.85	3.80	3.90	3.65	4.05	4.00	4.10
From \$50,000 to \$249,999	1.00	3.85	3.90	4.15	4.35	4.05	3.95	3.90	4.00	3.75	4.15	4.10	4.20
\$250,000 and over	1.00	4.00	4.05	4.30	4.50	4.20	4.10	4.05	4.15	3.90	4.30	4.25	4.35
<b>P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)</b>													
Less than \$25,000				3.70	3.90	3.60	3.40	3.35	3.45	3.25	3.70	3.65	3.75
From \$25,000 to \$49,999				3.85	4.05	3.75	3.65	3.60	3.70	3.50	3.85	3.80	3.90
From \$50,000 to \$249,999				3.95	4.15	3.85	3.75	3.70	3.80	3.60	3.95	3.90	4.00
\$250,000 and over				4.10	4.30	4.00	3.90	3.85	3.95	3.75	4.10	4.05	4.15

\*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	4.20	4.15	4.00

\*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	3.90	3.80	3.60	3.55	3.40	3.90
Guar. compound interest			3.60		3.40	3.90

## Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
<b>P.A.W. (Monthly Automatic Withdrawal)</b>				
Reinvested simple interest	3.65	3.35	3.15	3.65

## 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	3.65	3.65	3.55	3.35	3.30	3.15

## Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
<b>Renewal</b>						
Guar. compound interest	0.50	3.40	3.30	3.10	3.05	2.90

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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	2.95	2.65	2.45	3.60
\$50,000 and over	0.20	3.45	3.15	2.95	4.10
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	3.20	2.90	2.70	3.85
\$50,000 and over	0.20	3.70	3.40	3.20	4.35
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	3.45	3.15	2.95	4.10
\$50,000 and over	0.20	3.95	3.65	3.45	4.60
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	3.70	3.40	3.20	4.35
\$50,000 and over	0.50	4.20	3.90	3.70	4.85

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, increase by 0.45 %; 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	3.90	3.80	3.60	3.55	3.40	3.80
\$25,000 and over	4.40	4.30	4.10	4.05	3.90	4.30
<b>Monthly (\$25,000 and +)</b>	4.30	4.20	4.00	3.95	3.80	4.20

## Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	3.70	3.40	3.20	4.35
\$50,000 and over	4.20	3.90	3.70	4.85

- LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC)
- 1 yr rate, increase by 0.45 %
  - 3 yr rate, no change

## Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	3.55
\$50,000 and over	1.25	3.80

## Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
<b>New RDPU</b>			
From \$1,000 to \$49,999	3.70	3.35	3.05
\$50,000 and over	4.15	3.85	3.55
<b>Old RDPU</b>			
From \$1,000 to \$49,999			2.55
\$50,000 and over			2.80

## Budget Annuity

3 yrs	5 yrs
3.90	3.60

## Education Annuity

Daily	5 yrs
3.60	3.40

## Futurete

Futurete
3.70