

Investments Weekly (Quebec only)

from October 18, 2023 to October 24, 2023



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	3.70	3.85	4.20	4.50	4.30	4.15	4.10	4.15	3.90	4.30	4.20	4.30
From \$25,000 to \$49,999	1.00	3.85	4.00	4.35	4.65	4.45	4.40	4.35	4.40	4.15	4.45	4.35	4.45
From \$50,000 to \$249,999	1.00	3.95	4.10	4.45	4.75	4.55	4.50	4.45	4.50	4.25	4.55	4.45	4.55
\$250,000 and over	1.00	4.10	4.25	4.60	4.90	4.70	4.65	4.60	4.65	4.40	4.70	4.60	4.70
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				4.00	4.30	4.10	3.95	3.90	3.95	3.70	4.10	4.00	4.10
From \$25,000 to \$49,999				4.15	4.45	4.25	4.20	4.15	4.20	3.95	4.25	4.15	4.25
From \$50,000 to \$249,999				4.25	4.55	4.35	4.30	4.25	4.30	4.05	4.35	4.25	4.35
\$250,000 and over				4.40	4.70	4.50	4.45	4.40	4.45	4.20	4.50	4.40	4.50

*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	4.75	4.70	4.50

*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	4.20	4.30	4.15	4.10	3.90	4.30
Guar. compound interest			4.15		3.90	4.30

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	3.95	3.90	3.65	4.05

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	3.95	3.95	4.05	3.90	3.85	3.65

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.50	3.70	3.80	3.65	3.60	3.40

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Insurance

Life • Health • Retirement

Flexible Investment (renewal only)

Type 3	Daily	1 yr	3 yrs	5 yrs	
				DFS	LLHIC
From \$1,000 to \$49,999	0.20	3.25	3.20	2.95	4.15
\$50,000 and over	0.20	3.75	3.70	3.45	4.65
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	3.50	3.45	3.20	4.40
\$50,000 and over	0.20	4.00	3.95	3.70	4.90
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	3.75	3.70	3.45	4.65
\$50,000 and over	0.20	4.25	4.20	3.95	5.15
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	4.00	3.95	3.70	4.90
\$50,000 and over	0.50	4.50	4.45	4.20	5.40

🔴 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	4.20	4.30	4.15	4.10	3.90	4.20
\$25,000 and over	4.70	4.80	4.65	4.60	4.40	4.70
Monthly (\$25,000 and +)	4.60	4.65	4.55	4.50	4.30	4.60

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	4.00	3.95	3.70	4.90
\$50,000 and over	4.50	4.45	4.20	5.40

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation)
 • 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	4.05
\$50,000 and over	1.25	4.30

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	4.00	3.90	3.55
\$50,000 and over	4.45	4.40	4.05
Old RDPU			
From \$1,000 to \$49,999			3.05
\$50,000 and over			3.30

Budget Annuity

3 yrs	5 yrs
4.20	4.15

Education Annuity

Daily	5 yrs
4.15	3.90

Futurante

Futurante
3.75