

Investments Weekly (Quebec only)

from December 27, 2023 to January 2, 2024



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	3.55	3.45	3.50	3.50	3.05	2.80	2.70	2.85	2.60	3.10	3.10	3.25
From \$25,000 to \$49,999	1.00	3.70	3.60	3.65	3.65	3.20	3.05	2.95	3.10	2.85	3.25	3.25	3.40
From \$50,000 to \$249,999	1.00	3.80	3.70	3.75	3.75	3.30	3.15	3.05	3.20	2.95	3.35	3.35	3.50
\$250,000 and over	1.00	3.95	3.85	3.90	3.90	3.45	3.30	3.20	3.35	3.10	3.50	3.50	3.65
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				3.30	3.30	2.90	2.65	2.55	2.70	2.45	2.95	2.95	3.10
From \$25,000 to \$49,999				3.45	3.45	3.05	2.90	2.80	2.95	2.70	3.10	3.10	3.25
From \$50,000 to \$249,999				3.55	3.55	3.15	3.00	2.90	3.05	2.80	3.20	3.20	3.35
\$250,000 and over				3.70	3.70	3.30	3.15	3.05	3.20	2.95	3.35	3.35	3.50

*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	3.40	3.30	3.20

*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	3.50	3.05	2.80	2.70	2.60	3.10
Guar. compound interest			2.80		2.60	3.10

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	3.25	2.55	2.35	2.85

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	3.25	3.25	2.80	2.55	2.45	2.35

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.50	3.00	2.55	2.30	2.20	2.10

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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	2.55	1.85	1.65	2.80
\$50,000 and over	0.20	3.05	2.35	2.15	3.30
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	2.80	2.10	1.90	3.05
\$50,000 and over	0.20	3.30	2.60	2.40	3.55
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	3.05	2.35	2.15	3.30
\$50,000 and over	0.20	3.55	2.85	2.65	3.80
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	3.30	2.60	2.40	3.55
\$50,000 and over	0.50	3.80	3.10	2.90	4.05

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, increase by 0.8500000000000001 %; 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	3.50	3.05	2.80	2.70	2.60	3.00
\$25,000 and over	4.00	3.55	3.30	3.20	3.10	3.50
Monthly (\$25,000 and +)	3.90	3.45	3.25	3.15	3.05	3.40

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	3.30	2.60	2.40	3.55
\$50,000 and over	3.80	3.10	2.90	4.05

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

- 1 yr rate, increase by 0.8500000000000001 %
- 3 yr rate, no change

Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	2.75
\$50,000 and over	1.25	3.00

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	3.30	2.55	2.25
\$50,000 and over	3.75	3.05	2.75
Old RDPU			
From \$1,000 to \$49,999			1.75
\$50,000 and over			2.00

Budget Annuity

3 yrs	5 yrs
3.50	2.80

Education Annuity

Daily	5 yrs
2.80	2.60

Futurante

Futurante
2.60