

# Investments Weekly (Quebec only)

from August 30, 2023 to September 5, 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	3.75	4.40	4.50	4.10	3.85	3.75	3.75	3.50	3.75	3.80	3.90
From \$25,000 to \$49,999	1.00	3.75	3.90	4.55	4.65	4.25	4.10	4.00	4.00	3.75	3.90	3.95	4.05
From \$50,000 to \$249,999	1.00	3.85	4.00	4.65	4.75	4.35	4.20	4.10	4.10	3.85	4.00	4.05	4.15
\$250,000 and over	1.00	4.00	4.15	4.80	4.90	4.50	4.35	4.25	4.25	4.00	4.15	4.20	4.30
<b>P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)</b>													
Less than \$25,000				4.20	4.30	3.90	3.65	3.55	3.55	3.30	3.55	3.60	3.70
From \$25,000 to \$49,999				4.35	4.45	4.05	3.90	3.80	3.80	3.55	3.70	3.75	3.85
From \$50,000 to \$249,999				4.45	4.55	4.15	4.00	3.90	3.90	3.65	3.80	3.85	3.95
\$250,000 and over				4.60	4.70	4.30	4.15	4.05	4.05	3.80	3.95	4.00	4.10

\*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	4.45	4.35	4.10

\*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	4.40	4.10	3.85	3.75	3.50	3.75
Guar. compound interest			3.85		3.50	3.75

## Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
<b>P.A.W. (Monthly Automatic Withdrawal)</b>				
Reinvested simple interest	4.15	3.60	3.25	3.50

## 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	4.15	4.15	3.85	3.60	3.50	3.25

## Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
<b>Renewal</b>						
Guar. compound interest	0.50	3.90	3.60	3.35	3.25	3.00

# Investments Weekly (Quebec only)

from August 30, 2023 to September 5, 2023



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	3.45	2.90	2.55	3.85
\$50,000 and over	0.20	3.95	3.40	3.05	4.35
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	3.70	3.15	2.80	4.10
\$50,000 and over	0.20	4.20	3.65	3.30	4.60
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	3.95	3.40	3.05	4.35
\$50,000 and over	0.20	4.45	3.90	3.55	4.85
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	4.20	3.65	3.30	4.60
\$50,000 and over	0.50	4.70	4.15	3.80	5.10

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, increase by 0.7000000000000001 %; 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	4.40	4.10	3.85	3.75	3.50	3.65
\$25,000 and over	4.90	4.60	4.35	4.25	4.00	4.15
<b>Monthly (\$25,000 and +)</b>	4.75	4.50	4.25	4.15	3.90	4.05

## Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	4.20	3.65	3.30	4.60
\$50,000 and over	4.70	4.15	3.80	5.10

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC)  
 • 1 yr rate, increase by 0.7000000000000001 %  
 • 3 yr rate, no change

## Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	3.65
\$50,000 and over	1.25	3.90

## Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
<b>New RDPU</b>			
From \$1,000 to \$49,999	4.20	3.60	3.15
\$50,000 and over	4.65	4.10	3.65
<b>Old RDPU</b>			
From \$1,000 to \$49,999			2.65
\$50,000 and over			2.90

## Budget Annuity

3 yrs	5 yrs
4.40	3.85

## Education Annuity

Daily	5 yrs
3.85	3.50

## Futurente

Futurente
3.50