

# Investments Weekly (Quebec only)

from September 4, 2024 to September 10, 2024



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	2.65	2.55	2.50	2.65	2.35	2.20	2.25	2.50	2.25	3.00	3.40	3.55
From \$25,000 to \$49,999	1.00	2.80	2.70	2.65	2.80	2.50	2.45	2.50	2.75	2.50	3.15	3.55	3.70
From \$50,000 to \$249,999	1.00	2.90	2.80	2.75	2.90	2.60	2.55	2.60	2.85	2.60	3.25	3.65	3.80
\$250,000 and over	1.00	3.05	2.95	2.90	3.05	2.75	2.70	2.75	3.00	2.75	3.40	3.80	3.95
<b>P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)</b>													
Less than \$25,000				2.35	2.50	2.20	2.05	2.10	2.35	2.10	2.85	3.25	3.35
From \$25,000 to \$49,999				2.50	2.65	2.35	2.30	2.35	2.60	2.35	3.00	3.40	3.50
From \$50,000 to \$249,999				2.60	2.75	2.45	2.40	2.45	2.70	2.45	3.10	3.50	3.60
\$250,000 and over				2.75	2.90	2.60	2.55	2.60	2.85	2.60	3.25	3.65	3.75

\*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	2.75	2.80	2.80

\*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
<b>Renewal</b>						
Guar. simple interest	2.50	2.35	2.20	2.25	2.25	3.00
Guar. compound interest			2.20		2.25	3.00

## Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
<b>P.A.W. (Monthly Automatic Withdrawal)</b>				
Reinvested simple inter	2.25	1.95	2.00	2.75

## 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	2.25	2.25	2.10	1.95	2.00	2.00

## Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
<b>Renewal</b>						
Guar. compound interest	0.50	2.00	1.85	1.70	1.75	1.75

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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	1.55	1.25	1.30	2.20
\$50,000 and over	0.20	2.05	1.75	1.80	2.70
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	1.80	1.50	1.55	2.45
\$50,000 and over	0.20	2.30	2.00	2.05	2.95
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	2.05	1.75	1.80	2.70
\$50,000 and over	0.20	2.55	2.25	2.30	3.20
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	2.30	2.00	2.05	2.95
\$50,000 and over	0.50	2.80	2.50	2.55	3.45

🔴 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	2.50	2.35	2.20	2.25	2.25	2.90
\$25,000 and over	3.00	2.85	2.70	2.75	2.75	3.40
<b>Monthly (\$25,000 and +)</b>	2.95	2.80	2.65	2.70	2.70	3.30

## Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	2.30	2.00	2.05	2.95
\$50,000 and over	2.80	2.50	2.55	3.45

🔴 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	2.40
\$50,000 and over	1.25	2.65

## Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
<b>New RDPU</b>			
From \$1,000 to \$49,999	2.30	1.95	1.90
\$50,000 and over	2.75	2.45	2.40
<b>Old RDPU</b>			
From \$1,000 to \$49,999			1.40
\$50,000 and over			1.65

## Budget Annuity

3 yrs	5 yrs
2.50	2.20

## Education Annuity

Daily	5 yrs
2.20	2.25

## Futurente

Futurente
2.25