

Investments Weekly (Quebec only)

from October 16, 2024 to October 22, 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
		↓	↓	↓	↓	↓	↓	↓	↓	↓	↓	↓	↓
Simple and Compound Interest (Annual)													
Less than \$25,000	1.00	2.30	2.15	2.10	2.30	2.00	1.95	2.05	2.35	2.10	2.95	3.40	3.55
From \$25,000 to \$49,999	1.00	2.45	2.30	2.25	2.45	2.15	2.20	2.30	2.60	2.35	3.10	3.55	3.70
From \$50,000 to \$249,999	1.00	2.55	2.40	2.35	2.55	2.25	2.30	2.40	2.70	2.45	3.20	3.65	3.80
\$250,000 and over	1.00	2.70	2.55	2.50	2.70	2.40	2.45	2.55	2.85	2.60	3.35	3.80	3.95
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				1.95	2.15	1.85	1.80	1.90	2.20	1.95	2.80	3.25	3.35
From \$25,000 to \$49,999				2.10	2.30	2.00	2.05	2.15	2.45	2.20	2.95	3.40	3.50
From \$50,000 to \$249,999				2.20	2.40	2.10	2.15	2.25	2.55	2.30	3.05	3.50	3.60
\$250,000 and over				2.35	2.55	2.25	2.30	2.40	2.70	2.45	3.20	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	2.50	2.60	2.65

*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	
Renewal						
Guar. simple interest	2.10	2.00	1.95	2.05	2.10	2.95
Guar. compound interest			1.95		2.10	2.95

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	1.85	1.70	1.85	2.70

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	1.85	1.85	1.75	1.70	1.80	1.85

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.50	1.60	1.50	1.45	1.55	1.60

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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	1.15	1.00	1.15	1.95
\$50,000 and over	0.20	1.65	1.50	1.65	2.45
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	1.40	1.25	1.40	2.20
\$50,000 and over	0.20	1.90	1.75	1.90	2.70
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	1.65	1.50	1.65	2.45
\$50,000 and over	0.20	2.15	2.00	2.15	2.95
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	1.90	1.75	1.90	2.70
\$50,000 and over	0.50	2.40	2.25	2.40	3.20

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, increase by 0.3 %; 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	2.10	2.00	1.95	2.05	2.10	2.85
\$25,000 and over	2.60	2.50	2.45	2.55	2.60	3.35
Monthly (\$25,000 and +)	2.55	2.45	2.40	2.50	2.55	3.25

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	1.90	1.75	1.90	2.70
\$50,000 and over	2.40	2.25	2.40	3.20

- LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC)
- 1 yr rate, increase by 0.3 %
 - 3 yr rate, no change

Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	2.25
\$50,000 and over	1.25	2.50

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	1.90	1.70	1.75
\$50,000 and over	2.35	2.20	2.25
Old RDPU			
From \$1,000 to \$49,999			1.25
\$50,000 and over			1.50

Budget Annuity

3 yrs	5 yrs
2.10	1.95

Education Annuity

Daily	5 yrs
1.95	2.10

Futurente

Futurente
1.60