

Investments Weekly (Quebec only)

from July 17, 2024 to July 23, 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	3.05	3.00	3.25	3.20	2.70	2.55	2.55	2.80	2.55	3.25	3.55	3.70
From \$25,000 to \$49,999	1.00	3.20	3.15	3.40	3.35	2.85	2.80	2.80	3.05	2.80	3.40	3.70	3.85
From \$50,000 to \$249,999	1.00	3.30	3.25	3.50	3.45	2.95	2.90	2.90	3.15	2.90	3.50	3.80	3.95
\$250,000 and over	1.00	3.45	3.40	3.65	3.60	3.10	3.05	3.05	3.30	3.05	3.65	3.95	4.10
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				3.10	3.05	2.55	2.40	2.40	2.65	2.40	3.10	3.35	3.50
From \$25,000 to \$49,999				3.25	3.20	2.70	2.65	2.65	2.90	2.65	3.25	3.50	3.65
From \$50,000 to \$249,999				3.35	3.30	2.80	2.75	2.75	3.00	2.75	3.35	3.60	3.75
\$250,000 and over				3.50	3.45	2.95	2.90	2.90	3.15	2.90	3.50	3.75	3.90

*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	3.10	3.10	3.10

*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	
Renewal						
Guar. simple interest	3.25	2.70	2.55	2.55	2.55	3.25
Guar. compound interest			2.55		2.55	3.25

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	3.00	2.30	2.30	3.00

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	3.00	3.00	2.45	2.30	2.30	2.30

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.50	2.75	2.20	2.05	2.05	2.05

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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	2.30	1.60	1.60	2.55
\$50,000 and over	0.20	2.80	2.10	2.10	3.05
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	2.55	1.85	1.85	2.80
\$50,000 and over	0.20	3.05	2.35	2.35	3.30
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	2.80	2.10	2.10	3.05
\$50,000 and over	0.20	3.30	2.60	2.60	3.55
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	3.05	2.35	2.35	3.30
\$50,000 and over	0.50	3.55	2.85	2.85	3.80

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	3.25	2.70	2.55	2.55	2.55	3.15
\$25,000 and over	3.75	3.20	3.05	3.05	3.05	3.65
Monthly (\$25,000 and +)	3.65	3.15	3.00	3.00	3.00	3.55

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	3.05	2.35	2.35	3.30
\$50,000 and over	3.55	2.85	2.85	3.80

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC)
 • 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	2.70
\$50,000 and over	1.25	2.95

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	3.05	2.30	2.20
\$50,000 and over	3.50	2.80	2.70
Old RDPU			
From \$1,000 to \$49,999			1.70
\$50,000 and over			1.95

Budget Annuity

3 yrs	5 yrs
3.25	2.55

Education Annuity

Daily	5 yrs
2.55	2.55

Futurente

Futurente
2.70