

Investments Weekly (Quebec only)

from September 25, 2024 to October 1, 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	2.55	2.25	2.10	2.25	1.95	1.85	2.00	2.25	2.00	2.90	3.40	3.50
From \$25,000 to \$49,999	1.00	2.70	2.40	2.25	2.40	2.10	2.10	2.25	2.50	2.25	3.05	3.55	3.65
From \$50,000 to \$249,999	1.00	2.80	2.50	2.35	2.50	2.20	2.20	2.35	2.60	2.35	3.15	3.65	3.75
\$250,000 and over	1.00	2.95	2.65	2.50	2.65	2.35	2.35	2.50	2.75	2.50	3.30	3.80	3.90
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				1.95	2.10	1.80	1.70	1.85	2.10	1.85	2.75	3.25	3.30
From \$25,000 to \$49,999				2.10	2.25	1.95	1.95	2.10	2.35	2.10	2.90	3.40	3.45
From \$50,000 to \$249,999				2.20	2.35	2.05	2.05	2.20	2.45	2.20	3.00	3.50	3.55
\$250,000 and over				2.35	2.50	2.20	2.20	2.35	2.60	2.35	3.15	3.65	3.70

*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	2.40	2.55	2.55

*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	1.95	1.85	2.00	2.00	2.90
Guar. compound interest			1.85		2.00	2.90

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	1.85	1.60	1.75	2.65

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	1.70	1.60	1.75	1.75

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.50	1.60	1.45	1.35	1.50	1.50

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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	0.90	1.05	1.85
\$50,000 and over	0.20	1.65	1.40	1.55	2.35
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	1.40	1.15	1.30	2.10
\$50,000 and over	0.20	1.90	1.65	1.80	2.60
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	1.65	1.40	1.55	2.35
\$50,000 and over	0.20	2.15	1.90	2.05	2.85
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	1.90	1.65	1.80	2.60
\$50,000 and over	0.50	2.40	2.15	2.30	3.10

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, increase by 0.4 %; 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	1.95	1.85	2.00	2.00	2.80
\$25,000 and over	2.60	2.45	2.35	2.50	2.50	3.30
Monthly (\$25,000 and +)	2.55	2.40	2.30	2.45	2.45	3.25

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	1.90	1.65	1.80	2.60
\$50,000 and over	2.40	2.15	2.30	3.10

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

- 1 yr rate, increase by 0.4 %
- 3 yr rate, no change

Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	2.15
\$50,000 and over	1.25	2.40

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	1.90	1.60	1.65
\$50,000 and over	2.35	2.10	2.15
Old RDPU			
From \$1,000 to \$49,999			1.15
\$50,000 and over			1.40

Budget Annuity

3 yrs	5 yrs
2.10	1.85

Education Annuity

Daily	5 yrs
1.85	2.00

Futurete

Futurete
1.60