

Investments Weekly (Quebec only)

from October 30, 2024 to November 5, 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	2.00	1.95	1.95	2.30	2.15	2.15	2.25	2.55	2.30	3.10	3.55	3.70
From \$25,000 to \$49,999	1.00	2.15	2.10	2.10	2.45	2.30	2.40	2.50	2.80	2.55	3.25	3.70	3.85
From \$50,000 to \$249,999	1.00	2.25	2.20	2.20	2.55	2.40	2.50	2.60	2.90	2.65	3.35	3.80	3.95
\$250,000 and over	1.00	2.40	2.35	2.35	2.70	2.55	2.65	2.75	3.05	2.80	3.50	3.95	4.10
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				1.80	2.15	2.00	2.00	2.10	2.40	2.15	2.95	3.35	3.50
From \$25,000 to \$49,999				1.95	2.30	2.15	2.25	2.35	2.65	2.40	3.10	3.50	3.65
From \$50,000 to \$249,999				2.05	2.40	2.25	2.35	2.45	2.75	2.50	3.20	3.60	3.75
\$250,000 and over				2.20	2.55	2.40	2.50	2.60	2.90	2.65	3.35	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	2.70	2.80	2.85

*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
Renewal						
Guar. simple interest	1.95	2.15	2.15	2.25	2.30	3.10
Guar. compound interest			2.15		2.30	3.10

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	1.70	1.90	2.05	2.85

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	1.70	1.70	1.90	1.90	2.00	2.05

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.50	1.45	1.65	1.65	1.75	1.80

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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	1.00	1.20	1.35	2.15
\$50,000 and over	0.20	1.50	1.70	1.85	2.65
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	1.25	1.45	1.60	2.40
\$50,000 and over	0.20	1.75	1.95	2.10	2.90
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	1.50	1.70	1.85	2.65
\$50,000 and over	0.20	2.00	2.20	2.35	3.15
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	1.75	1.95	2.10	2.90
\$50,000 and over	0.50	2.25	2.45	2.60	3.40

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, decrease by 0.05 %; 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	1.95	2.15	2.15	2.25	2.30	3.00
\$25,000 and over	2.45	2.65	2.65	2.75	2.80	3.50
Monthly (\$25,000 and +)	2.40	2.60	2.60	2.70	2.75	3.40

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	1.75	1.95	2.10	2.90
\$50,000 and over	2.25	2.45	2.60	3.40

- LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC)
- 1 yr rate, decrease by 0.05 %
 - 3 yr rate, no change

Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	2.45
\$50,000 and over	1.25	2.70

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	1.75	1.90	1.95
\$50,000 and over	2.20	2.40	2.45
Old RDPU			
From \$1,000 to \$49,999			1.45
\$50,000 and over			1.70

Budget Annuity

3 yrs	5 yrs
1.95	2.15

Education Annuity

Daily	5 yrs
2.15	2.30

Futurete

Futurete
2.25