

# Investments Weekly (Quebec only)

from November 1, 2023 to November 7, 2023



## 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	3.65	3.75	3.95	4.20	4.00	3.90	3.85	3.95	3.70	4.20	4.15	4.25
From \$25,000 to \$49,999	1.00	3.80	3.90	4.10	4.35	4.15	4.15	4.10	4.20	3.95	4.35	4.30	4.40
From \$50,000 to \$249,999	1.00	3.90	4.00	4.20	4.45	4.25	4.25	4.20	4.30	4.05	4.45	4.40	4.50
\$250,000 and over	1.00	4.05	4.15	4.35	4.60	4.40	4.40	4.35	4.45	4.20	4.60	4.55	4.65
<b>P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)</b>													
Less than \$25,000				3.75	4.00	3.80	3.70	3.65	3.75	3.50	4.00	3.95	4.05
From \$25,000 to \$49,999				3.90	4.15	3.95	3.95	3.90	4.00	3.75	4.15	4.10	4.20
From \$50,000 to \$249,999				4.00	4.25	4.05	4.05	4.00	4.10	3.85	4.25	4.20	4.30
\$250,000 and over				4.15	4.40	4.20	4.20	4.15	4.25	4.00	4.40	4.35	4.45

\*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	4.50	4.45	4.30

\*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	3.95	4.00	3.90	3.85	3.70	4.20
Guar. compound interest			3.90		3.70	4.20

## Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
<b>P.A.W. (Monthly Automatic Withdrawal)</b>				
Reinvested simple interest	3.70	3.65	3.45	3.95

## 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	3.70	3.70	3.75	3.65	3.60	3.45

## Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
<b>Renewal</b>						
Guar. compound interest	0.50	3.45	3.50	3.40	3.35	3.20

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Insurance

Life • Health • Retirement

## Flexible Investment (renewal only)

Type 3	Daily	1 yr	3 yrs	5 yrs	
				DFS	LLHIC
From \$1,000 to \$49,999	0.20	3.00	2.95	2.75	3.90
\$50,000 and over	0.20	3.50	3.45	3.25	4.40
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	3.25	3.20	3.00	4.15
\$50,000 and over	0.20	3.75	3.70	3.50	4.65
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	3.50	3.45	3.25	4.40
\$50,000 and over	0.20	4.00	3.95	3.75	4.90
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	3.75	3.70	3.50	4.65
\$50,000 and over	0.50	4.25	4.20	4.00	5.15

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, increase by 0.2 %; 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	3.95	4.00	3.90	3.85	3.70	4.10
\$25,000 and over	4.45	4.50	4.40	4.35	4.20	4.60
<b>Monthly (\$25,000 and +)</b>	4.35	4.40	4.30	4.25	4.10	4.50

## Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	3.75	3.70	3.50	4.65
\$50,000 and over	4.25	4.20	4.00	5.15

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation)  
 • 1 yr rate, increase by 0.2 %  
 • 3 yr rate, no change

## Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	3.85
\$50,000 and over	1.25	4.10

## Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
<b>New RDPU</b>			
From \$1,000 to \$49,999	3.75	3.65	3.35
\$50,000 and over	4.20	4.15	3.85
<b>Old RDPU</b>			
From \$1,000 to \$49,999			2.85
\$50,000 and over			3.10

## Budget Annuity

3 yrs	5 yrs
3.95	3.90

## Education Annuity

Daily	5 yrs
3.90	3.70

## Futurante

Futurante
3.70