

Investments Weekly (Quebec only)

from October 4, 2023 to October 10, 2023



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	3.60	3.75	4.15	4.40	4.20	4.10	4.10	4.20	3.95	4.30	4.35	4.45
From \$25,000 to \$49,999	1.00	3.75	3.90	4.30	4.55	4.35	4.35	4.35	4.45	4.20	4.45	4.50	4.60
From \$50,000 to \$249,999	1.00	3.85	4.00	4.40	4.65	4.45	4.45	4.45	4.55	4.30	4.55	4.60	4.70
\$250,000 and over	1.00	4.00	4.15	4.55	4.80	4.60	4.60	4.60	4.70	4.45	4.70	4.75	4.85
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				3.95	4.20	4.00	3.90	3.90	4.00	3.75	4.10	4.15	4.25
From \$25,000 to \$49,999				4.10	4.35	4.15	4.15	4.15	4.25	4.00	4.25	4.30	4.40
From \$50,000 to \$249,999				4.20	4.45	4.25	4.25	4.25	4.35	4.10	4.35	4.40	4.50
\$250,000 and over				4.35	4.60	4.40	4.40	4.40	4.50	4.25	4.50	4.55	4.65

*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	4.70	4.70	4.55

*Not available for RIF, for LIF and for TFSA

RRIF single premium (renewal only)

	1 yr	2 yrs	3 yrs	4 yrs	5 yrs DFS	10 yrs
Renewal						
Guar. simple interest	4.15	4.20	4.10	4.10	3.95	4.30
Guar. compound interest			4.10		3.95	4.30

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	3.90	3.85	3.70	4.05

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	3.90	3.90	3.95	3.85	3.85	3.70

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.50	3.65	3.70	3.60	3.60	3.45

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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	3.20	3.15	3.00	4.10
\$50,000 and over	0.20	3.70	3.65	3.50	4.60
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	3.45	3.40	3.25	4.35
\$50,000 and over	0.20	3.95	3.90	3.75	4.85
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	3.70	3.65	3.50	4.60
\$50,000 and over	0.20	4.20	4.15	4.00	5.10
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	3.95	3.90	3.75	4.85
\$50,000 and over	0.50	4.45	4.40	4.25	5.35

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	4.15	4.20	4.10	4.10	3.95	4.20
\$25,000 and over	4.65	4.70	4.60	4.60	4.45	4.70
Monthly (\$25,000 and +)	4.55	4.60	4.50	4.50	4.35	4.60

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	3.95	3.90	3.75	4.85
\$50,000 and over	4.45	4.40	4.25	5.35

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

- 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	4.10
\$50,000 and over	1.25	4.35

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	3.95	3.85	3.60
\$50,000 and over	4.40	4.35	4.10
Old RDPU			
From \$1,000 to \$49,999			3.10
\$50,000 and over			3.35

Budget Annuity

3 yrs	5 yrs
4.15	4.10

Education Annuity

Daily	5 yrs
4.10	3.95

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3.75