

Investments Weekly (Quebec only)

from October 11, 2023 to October 17, 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	3.65	3.75	4.20	4.40	4.15	4.05	4.00	4.05	3.80	4.30	4.20	4.30
From \$25,000 to \$49,999	1.00	3.80	3.90	4.35	4.55	4.30	4.30	4.25	4.30	4.05	4.45	4.35	4.45
From \$50,000 to \$249,999	1.00	3.90	4.00	4.45	4.65	4.40	4.40	4.35	4.40	4.15	4.55	4.45	4.55
\$250,000 and over	1.00	4.05	4.15	4.60	4.80	4.55	4.55	4.50	4.55	4.30	4.70	4.60	4.70
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				4.00	4.20	3.95	3.85	3.80	3.85	3.60	4.10	4.00	4.10
From \$25,000 to \$49,999				4.15	4.35	4.10	4.10	4.05	4.10	3.85	4.25	4.15	4.25
From \$50,000 to \$249,999				4.25	4.45	4.20	4.20	4.15	4.20	3.95	4.35	4.25	4.35
\$250,000 and over				4.40	4.60	4.35	4.35	4.30	4.35	4.10	4.50	4.40	4.50

*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	4.65	4.60	4.40

*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	4.20	4.15	4.05	4.00	3.80	4.30
Guar. compound interest			4.05		3.80	4.30

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	3.95	3.80	3.55	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	3.95	3.95	3.90	3.80	3.75	3.55

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.50	3.70	3.65	3.55	3.50	3.30

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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	3.25	3.10	2.85	4.05
\$50,000 and over	0.20	3.75	3.60	3.35	4.55
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	3.50	3.35	3.10	4.30
\$50,000 and over	0.20	4.00	3.85	3.60	4.80
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	3.75	3.60	3.35	4.55
\$50,000 and over	0.20	4.25	4.10	3.85	5.05
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	4.00	3.85	3.60	4.80
\$50,000 and over	0.50	4.50	4.35	4.10	5.30

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, increase by 0.3 %; 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	4.20	4.15	4.05	4.00	3.80	4.20
\$25,000 and over	4.70	4.65	4.55	4.50	4.30	4.70
Monthly (\$25,000 and +)	4.60	4.55	4.45	4.40	4.20	4.60

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	4.00	3.85	3.60	4.80
\$50,000 and over	4.50	4.35	4.10	5.30

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

- 1 yr rate, increase by 0.3 %
- 3 yr rate, no change

Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	3.95
\$50,000 and over	1.25	4.20

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	4.00	3.80	3.45
\$50,000 and over	4.45	4.30	3.95
Old RDPU			
From \$1,000 to \$49,999			2.95
\$50,000 and over			3.20

Budget Annuity

3 yrs	5 yrs
4.20	4.05

Education Annuity

Daily	5 yrs
4.05	3.80

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3.75