

Investments Weekly (Quebec only)

from September 13, 2023 to September 19, 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
			↓	↓		↑	↑	↑	↑	↑	↑	↑	↑
Simple and Compound Interest (Annual)													
Less than \$25,000	1.00	3.60	3.70	4.05	4.25	4.00	3.75	3.70	3.75	3.50	3.80	3.85	3.95
From \$25,000 to \$49,999	1.00	3.75	3.85	4.20	4.40	4.15	4.00	3.95	4.00	3.75	3.95	4.00	4.10
From \$50,000 to \$249,999	1.00	3.85	3.95	4.30	4.50	4.25	4.10	4.05	4.10	3.85	4.05	4.10	4.20
\$250,000 and over	1.00	4.00	4.10	4.45	4.65	4.40	4.25	4.20	4.25	4.00	4.20	4.25	4.35
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				3.85	4.05	3.80	3.55	3.50	3.55	3.30	3.60	3.65	3.75
From \$25,000 to \$49,999				4.00	4.20	3.95	3.80	3.75	3.80	3.55	3.75	3.80	3.90
From \$50,000 to \$249,999				4.10	4.30	4.05	3.90	3.85	3.90	3.65	3.85	3.90	4.00
\$250,000 and over				4.25	4.45	4.20	4.05	4.00	4.05	3.80	4.00	4.05	4.15

*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	4.35	4.30	4.10

*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	4.05	4.00	3.75	3.70	3.50	3.80
Guar. compound interest			3.75		3.50	3.80

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	3.80	3.50	3.25	3.55

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	3.80	3.80	3.75	3.50	3.45	3.25

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.50	3.55	3.50	3.25	3.20	3.00

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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	3.10	2.80	2.55	3.75
\$50,000 and over	0.20	3.60	3.30	3.05	4.25
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	3.35	3.05	2.80	4.00
\$50,000 and over	0.20	3.85	3.55	3.30	4.50
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	3.60	3.30	3.05	4.25
\$50,000 and over	0.20	4.10	3.80	3.55	4.75
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	3.85	3.55	3.30	4.50
\$50,000 and over	0.50	4.35	4.05	3.80	5.00

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, increase by 0.45 %; 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	4.05	4.00	3.75	3.70	3.50	3.70
\$25,000 and over	4.55	4.50	4.25	4.20	4.00	4.20
Monthly (\$25,000 and +)	4.45	4.40	4.15	4.10	3.90	4.10

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	3.85	3.55	3.30	4.50
\$50,000 and over	4.35	4.05	3.80	5.00

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) :
 • 1 yr rate, increase by 0.45 %
 • 3 yr rate, no change

Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	3.65
\$50,000 and over	1.25	3.90

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	3.85	3.50	3.15
\$50,000 and over	4.30	4.00	3.65
Old RDPU			
From \$1,000 to \$49,999			2.65
\$50,000 and over			2.90

Budget Annuity

3 yrs	5 yrs
4.05	3.75

Education Annuity

Daily	5 yrs
3.75	3.50

Futurante

Futurante
3.50