

Investments Weekly (Quebec only)

from December 13, 2023 to December 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	3.60	3.60	3.75	3.40	3.20	3.10	3.25	3.00	3.50	3.45	3.55
From \$25,000 to \$49,999	1.00	3.75	3.75	3.75	3.90	3.55	3.45	3.35	3.50	3.25	3.65	3.60	3.70
From \$50,000 to \$249,999	1.00	3.85	3.85	3.85	4.00	3.65	3.55	3.45	3.60	3.35	3.75	3.70	3.80
\$250,000 and over	1.00	4.00	4.00	4.00	4.15	3.80	3.70	3.60	3.75	3.50	3.90	3.85	3.95
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				3.40	3.55	3.25	3.05	2.95	3.10	2.85	3.30	3.25	3.35
From \$25,000 to \$49,999				3.55	3.70	3.40	3.30	3.20	3.35	3.10	3.45	3.40	3.50
From \$50,000 to \$249,999				3.65	3.80	3.50	3.40	3.30	3.45	3.20	3.55	3.50	3.60
\$250,000 and over				3.80	3.95	3.65	3.55	3.45	3.60	3.35	3.70	3.65	3.75

*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	3.80	3.70	3.60

*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	3.60	3.40	3.20	3.10	3.00	3.50
Guar. compound interest			3.20		3.00	3.50

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	3.35	2.95	2.75	3.25

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	3.35	3.35	3.15	2.95	2.85	2.75

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.50	3.10	2.90	2.70	2.60	2.50

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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	2.65	2.25	2.05	3.20
\$50,000 and over	0.20	3.15	2.75	2.55	3.70
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	2.90	2.50	2.30	3.45
\$50,000 and over	0.20	3.40	3.00	2.80	3.95
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	3.15	2.75	2.55	3.70
\$50,000 and over	0.20	3.65	3.25	3.05	4.20
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	3.40	3.00	2.80	3.95
\$50,000 and over	0.50	3.90	3.50	3.30	4.45

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, increase by 0.55 %; 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	3.60	3.40	3.20	3.10	3.00	3.40
\$25,000 and over	4.10	3.90	3.70	3.60	3.50	3.90
Monthly (\$25,000 and +)	4.00	3.80	3.60	3.50	3.40	3.80

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	3.40	3.00	2.80	3.95
\$50,000 and over	3.90	3.50	3.30	4.45

- LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC)
- 1 yr rate, increase by 0.55 %
 - 3 yr rate, no change

Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	3.15
\$50,000 and over	1.25	3.40

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	3.40	2.95	2.65
\$50,000 and over	3.85	3.45	3.15
Old RDPU			
From \$1,000 to \$49,999			2.15
\$50,000 and over			2.40

Budget Annuity

3 yrs	5 yrs
3.60	3.20

Education Annuity

Daily	5 yrs
3.20	3.00

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3.35