

Investments Weekly (Quebec only)

from October 1, 2025 to October 7, 2025



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	0.65	0.90	0.90	1.10	1.50	1.40	1.45	1.65	2.05	1.80	2.75	3.40	3.60
From \$25,000 to \$49,999	0.65	1.05	1.05	1.25	1.65	1.55	1.70	1.90	2.30	2.05	2.90	3.55	3.75
From \$50,000 to \$249,999	0.65	1.15	1.15	1.35	1.75	1.65	1.80	2.00	2.40	2.15	3.00	3.65	3.85
\$250,000 and over	0.65	1.30	1.30	1.50	1.90	1.80	1.95	2.15	2.55	2.30	3.15	3.80	4.00
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				0.95	1.35	1.25	1.30	1.50	1.90	1.65	2.60	3.25	3.40
From \$25,000 to \$49,999				1.10	1.50	1.40	1.55	1.75	2.15	1.90	2.75	3.40	3.55
From \$50,000 to \$249,999				1.20	1.60	1.50	1.65	1.85	2.25	2.00	2.85	3.50	3.65
\$250,000 and over				1.35	1.75	1.65	1.80	2.00	2.40	2.15	3.00	3.65	3.80

*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	2.00	2.20	2.35

*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	1.10	1.40	1.45	1.65	1.80	2.75
Guar. compound interest			1.45		1.80	2.75

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple inter	0.85	1.20	1.55	2.50

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.85	0.85	1.15	1.20	1.40	1.55

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.15	0.60	0.90	0.95	1.15	1.30

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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	0.25	0.50	0.85	1.45
\$50,000 and over	0.20	0.65	1.00	1.35	1.95
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	0.50	0.75	1.10	1.70
\$50,000 and over	0.20	0.90	1.25	1.60	2.20
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	0.75	1.00	1.35	1.95
\$50,000 and over	0.20	1.15	1.50	1.85	2.45
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	1.00	1.25	1.60	2.20
\$50,000 and over	0.50	1.50	1.75	2.10	2.70

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, decrease by 0.19999999999999 %; 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	1.10	1.40	1.45	1.65	1.80	2.65
\$25,000 and over	1.60	1.90	1.95	2.15	2.30	3.15
Monthly (\$25,000 and +)	1.55	1.85	1.90	2.10	2.25	3.10

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	0.90	1.25	1.60	2.20
\$50,000 and over	1.40	1.75	2.10	2.70

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

- 1 yr rate, decrease by 0.19999999999999 %
- 3 yr rate, no change

Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	1.95
\$50,000 and over	1.25	2.20

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	0.90	1.20	1.45
\$50,000 and over	1.35	1.70	1.95
Old RDPU			
From \$1,000 to \$49,999			0.95
\$50,000 and over			1.20

Budget Annuity

3 yrs	5 yrs
1.10	1.45

Education Annuity

Daily	5 yrs
1.45	1.80

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1.80