

Investments Weekly (Quebec only)

from November 5, 2025 to November 11, 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	0.75	0.75	0.95	1.35	1.30	1.35	1.60	2.00	1.75	2.70	3.30	3.50
From \$25,000 to \$49,999	0.65	0.90	0.90	1.10	1.50	1.45	1.60	1.85	2.25	2.00	2.85	3.45	3.65
From \$50,000 to \$249,999	0.65	1.00	1.00	1.20	1.60	1.55	1.70	1.95	2.35	2.10	2.95	3.55	3.75
\$250,000 and over	0.65	1.15	1.15	1.35	1.75	1.70	1.85	2.10	2.50	2.25	3.10	3.70	3.90
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				0.80	1.20	1.15	1.20	1.45	1.85	1.60	2.55	3.15	3.30
From \$25,000 to \$49,999				0.95	1.35	1.30	1.45	1.70	2.10	1.85	2.70	3.30	3.45
From \$50,000 to \$249,999				1.05	1.45	1.40	1.55	1.80	2.20	1.95	2.80	3.40	3.55
\$250,000 and over				1.20	1.60	1.55	1.70	1.95	2.35	2.10	2.95	3.55	3.70

*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	1.90	2.15	2.30

*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	0.95	1.30	1.35	1.60	1.75	2.70
Guar. compound interest			1.35		1.75	2.70

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	0.70	1.10	1.50	2.45

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.70	0.70	1.05	1.10	1.35	1.50

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.15	0.45	0.80	0.85	1.10	1.25

Investments Weekly (Quebec only)

from November 5, 2025 to November 11, 2025



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	0.40	0.80	1.35
\$50,000 and over	0.20	0.50	0.90	1.30	1.85
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	0.65	1.05	1.60
\$50,000 and over	0.20	0.75	1.15	1.55	2.10
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	0.90	1.30	1.85
\$50,000 and over	0.20	1.00	1.40	1.80	2.35
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	1.15	1.55	2.10
\$50,000 and over	0.50	1.50	1.65	2.05	2.60

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, decrease by 0.2499999999999999 %; 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	0.95	1.30	1.35	1.60	1.75	2.60
\$25,000 and over	1.45	1.80	1.85	2.10	2.25	3.10
Monthly (\$25,000 and +)	1.40	1.75	1.80	2.05	2.20	3.05

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	0.75	1.15	1.55	2.10
\$50,000 and over	1.25	1.65	2.05	2.60

- LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC)
- 1 yr rate, decrease by 0.2499999999999999 %
 - 3 yr rate, no change

Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	1.90
\$50,000 and over	1.25	2.15

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	0.75	1.10	1.40
\$50,000 and over	1.20	1.60	1.90
Old RDPU			
From \$1,000 to \$49,999			0.90
\$50,000 and over			1.15

Budget Annuity

3 yrs	5 yrs
0.95	1.35

Education Annuity

Daily	5 yrs
1.35	1.75

Futurente

Futurente
1.70