

Investments Weekly (Quebec only)

from October 29, 2025 to November 4, 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	0.90	1.30	1.25	1.30	1.50	1.95	1.70	2.60	3.20	3.45
From \$25,000 to \$49,999	0.65	0.90	0.90	1.05	1.45	1.40	1.55	1.75	2.20	1.95	2.75	3.35	3.60
From \$50,000 to \$249,999	0.65	1.00	1.00	1.15	1.55	1.50	1.65	1.85	2.30	2.05	2.85	3.45	3.70
\$250,000 and over	0.65	1.15	1.15	1.30	1.70	1.65	1.80	2.00	2.45	2.20	3.00	3.60	3.85
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				0.75	1.15	1.10	1.15	1.35	1.80	1.55	2.45	3.05	3.25
From \$25,000 to \$49,999				0.90	1.30	1.25	1.40	1.60	2.05	1.80	2.60	3.20	3.40
From \$50,000 to \$249,999				1.00	1.40	1.35	1.50	1.70	2.15	1.90	2.70	3.30	3.50
\$250,000 and over				1.15	1.55	1.50	1.65	1.85	2.30	2.05	2.85	3.45	3.65

*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	1.85	2.05	2.25

*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	0.90	1.25	1.30	1.50	1.70	2.60
Guar. compound interest			1.30		1.70	2.60

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	0.65	1.05	1.45	2.35

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.65	0.65	1.00	1.05	1.25	1.45

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.15	0.40	0.75	0.80	1.00	1.20

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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	0.35	0.75	1.30
\$50,000 and over	0.20	0.45	0.85	1.25	1.80
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	0.60	1.00	1.55
\$50,000 and over	0.20	0.70	1.10	1.50	2.05
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	0.85	1.25	1.80
\$50,000 and over	0.20	0.95	1.35	1.75	2.30
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	1.10	1.50	2.05
\$50,000 and over	0.50	1.50	1.60	2.00	2.55

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	0.90	1.25	1.30	1.50	1.70	2.50
\$25,000 and over	1.40	1.75	1.80	2.00	2.20	3.00
Monthly (\$25,000 and +)	1.35	1.70	1.75	1.95	2.15	2.95

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	0.70	1.10	1.50	2.05
\$50,000 and over	1.20	1.60	2.00	2.55

- 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	1.85
\$50,000 and over	1.25	2.10

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	0.70	1.05	1.35
\$50,000 and over	1.15	1.55	1.85
Old RDPU			
From \$1,000 to \$49,999			0.85
\$50,000 and over			1.10

Budget Annuity

3 yrs	5 yrs
0.90	1.30

Education Annuity

Daily	5 yrs
1.30	1.70

Futurente

Futurente
1.70