

Investments Weekly (Quebec only)

from March 25, 2026 to March 31, 2026



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	0.55	0.80	0.90	1.55	1.95	1.90	1.95	2.15	2.55	2.30	3.10	3.65	3.85
From \$25,000 to \$49,999	0.55	0.95	1.05	1.70	2.10	2.05	2.20	2.40	2.80	2.55	3.25	3.80	4.00
From \$50,000 to \$249,999	0.55	1.05	1.15	1.80	2.20	2.15	2.30	2.50	2.90	2.65	3.35	3.90	4.10
\$250,000 and over	0.55	1.20	1.30	1.95	2.35	2.30	2.45	2.65	3.05	2.80	3.50	4.05	4.25
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				1.40	1.80	1.75	1.80	2.00	2.40	2.15	2.95	3.45	3.65
From \$25,000 to \$49,999				1.55	1.95	1.90	2.05	2.25	2.65	2.40	3.10	3.60	3.80
From \$50,000 to \$249,999				1.65	2.05	2.00	2.15	2.35	2.75	2.50	3.20	3.70	3.90
\$250,000 and over				1.80	2.20	2.15	2.30	2.50	2.90	2.65	3.35	3.85	4.05

*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	2.50	2.70	2.85

*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	1.55	1.90	1.95	2.15	2.30	3.10
Guar. compound interest			1.95		2.30	3.10

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	1.30	1.70	2.05	2.85

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	1.30	1.30	1.65	1.70	1.90	2.05

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.10	1.05	1.40	1.45	1.65	1.80

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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	0.60	1.00	1.35	1.95
\$50,000 and over	0.20	1.10	1.50	1.85	2.45
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	0.85	1.25	1.60	2.20
\$50,000 and over	0.20	1.35	1.75	2.10	2.70
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	1.10	1.50	1.85	2.45
\$50,000 and over	0.20	1.60	2.00	2.35	2.95
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	1.35	1.75	2.10	2.70
\$50,000 and over	0.50	1.85	2.25	2.60	3.20

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, decrease by 0.25 %; 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	1.55	1.90	1.95	2.15	2.30	3.00
\$25,000 and over	2.05	2.40	2.45	2.65	2.80	3.50
Monthly (\$25,000 and +)	2.00	2.35	2.40	2.60	2.75	3.40

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	1.35	1.75	2.10	2.70
\$50,000 and over	1.85	2.25	2.60	3.20

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation)
 • 1 yr rate, decrease by 0.25 %
 • 3 yr rate, no change

Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	2.45
\$50,000 and over	1.25	2.70

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	1.35	1.70	1.95
\$50,000 and over	1.80	2.20	2.45
Old RDPU			
From \$1,000 to \$49,999			1.45
\$50,000 and over			1.70

Budget Annuity

3 yrs	5 yrs
1.55	1.95

Education Annuity

Daily	5 yrs
1.95	2.30

Futurante

Futurante
1.75