

# Investments Weekly (Quebec only)

from October 2, 2024 to October 8, 2024



Insurance

Life • Health • Retirement

## 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 ↓
<b>Simple and Compound Interest (Annual)</b>													
Less than \$25,000	1.00	2.45	2.25	2.05	2.25	1.95	1.85	1.90	2.20	1.95	2.80	3.25	3.40
From \$25,000 to \$49,999	1.00	2.60	2.40	2.20	2.40	2.10	2.10	2.15	2.45	2.20	2.95	3.40	3.55
From \$50,000 to \$249,999	1.00	2.70	2.50	2.30	2.50	2.20	2.20	2.25	2.55	2.30	3.05	3.50	3.65
\$250,000 and over	1.00	2.85	2.65	2.45	2.65	2.35	2.35	2.40	2.70	2.45	3.20	3.65	3.80
<b>P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)</b>													
Less than \$25,000				1.90	2.10	1.80	1.70	1.75	2.05	1.80	2.65	3.10	3.25
From \$25,000 to \$49,999				2.05	2.25	1.95	1.95	2.00	2.30	2.05	2.80	3.25	3.40
From \$50,000 to \$249,999				2.15	2.35	2.05	2.05	2.10	2.40	2.15	2.90	3.35	3.50
\$250,000 and over				2.30	2.50	2.20	2.20	2.25	2.55	2.30	3.05	3.50	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	2.40	2.45	2.50

\*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
<b>Renewal</b>						
Guar. simple interest	2.05	1.95	1.85	1.90	1.95	2.80
Guar. compound interest			1.85		1.95	2.80

## Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
<b>P.A.W. (Monthly Automatic Withdrawal)</b>				
Reinvested simple interest	1.80	1.60	1.70	2.55

## Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
<b>Renewal</b>						
Guar. compound interest	1.80	1.80	1.70	1.60	1.65	1.70

## Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
<b>Renewal</b>						
Guar. compound interest	0.50	1.55	1.45	1.35	1.40	1.45

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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	1.10	0.90	1.00	1.85
\$50,000 and over	0.20	1.60	1.40	1.50	2.35
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	1.35	1.15	1.25	2.10
\$50,000 and over	0.20	1.85	1.65	1.75	2.60
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	1.60	1.40	1.50	2.35
\$50,000 and over	0.20	2.10	1.90	2.00	2.85
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	1.85	1.65	1.75	2.60
\$50,000 and over	0.50	2.35	2.15	2.25	3.10

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, increase by 0.35 %; 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	2.05	1.95	1.85	1.90	1.95	2.70
\$25,000 and over	2.55	2.45	2.35	2.40	2.45	3.20
<b>Monthly (\$25,000 and +)</b>	2.50	2.40	2.30	2.35	2.40	3.15

## Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	1.85	1.65	1.75	2.60
\$50,000 and over	2.35	2.15	2.25	3.10

- LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC)
- 1 yr rate, increase by 0.35 %
  - 3 yr rate, no change

## Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	2.10
\$50,000 and over	1.25	2.35

## Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
<b>New RDPU</b>			
From \$1,000 to \$49,999	1.85	1.60	1.60
\$50,000 and over	2.30	2.10	2.10
<b>Old RDPU</b>			
From \$1,000 to \$49,999			1.10
\$50,000 and over			1.35

## Budget Annuity

3 yrs	5 yrs
2.05	1.85

## Education Annuity

Daily	5 yrs
1.85	1.95

## Futurete

Futurete
1.60