

# Investments Weekly (Quebec only)

from December 4, 2024 to December 10, 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  | 1.90  | 1.80  | 1.90 | 2.20   | 2.00  | 2.00  | 2.05  | 2.30   | 2.05    | 2.75   | 3.15      | 3.30     |
| From \$25,000 to \$49,999   | 1.00  | 2.05  | 1.95  | 2.05 | 2.35   | 2.15  | 2.25  | 2.30  | 2.55   | 2.30    | 2.90   | 3.30      | 3.45     |
| From \$50,000 to \$249,999  | 1.00  | 2.15  | 2.05  | 2.15 | 2.45   | 2.25  | 2.35  | 2.40  | 2.65   | 2.40    | 3.00   | 3.40      | 3.55     |
| \$250,000 and over  | 1.00  | 2.30  | 2.20  | 2.30 | 2.60   | 2.40  | 2.50  | 2.55  | 2.80   | 2.55    | 3.15   | 3.55      | 3.70     |
| <b>P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)</b> |       |       |       |      |        |       |       |       |        |         |        |           |          |
| Less than \$25,000  |       |       |       | 1.75 | 2.05   | 1.85  | 1.85  | 1.90  | 2.15   | 1.90    | 2.60   | 3.00      | 3.15     |
| From \$25,000 to \$49,999   |       |       |       | 1.90 | 2.20   | 2.00  | 2.10  | 2.15  | 2.40   | 2.15    | 2.75   | 3.15      | 3.30     |
| From \$50,000 to \$249,999  |       |       |       | 2.00 | 2.30   | 2.10  | 2.20  | 2.25  | 2.50   | 2.25    | 2.85   | 3.25      | 3.40     |
| \$250,000 and over  |       |       |       | 2.15 | 2.45   | 2.25  | 2.35  | 2.40  | 2.65   | 2.40    | 3.00   | 3.40      | 3.55     |

\*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       | 2.55  | 2.60  | 2.60    |

\*Not available for RIF, for LIF and for TFSA

## RRIF single premium (renewal only)

|                         | 1 yr | 2 yrs | 3 yrs | 4 yrs | 5 yrs | 10 yrs |
|-------------------------|------|-------|-------|-------|-------|--------|
|                         |      |       |       |       | DFS   |        |
| <b>Renewal</b>          |      |       |       |       |       |        |
| Guar. simple interest   | 1.90 | 2.00  | 2.00  | 2.05  | 2.05  | 2.75   |
| Guar. compound interest |      |       | 2.00  |       | 2.05  | 2.75   |

## Ecofonds

|  | 1 yr | 3 yrs | 5-9 yrs | 10 yrs |
|--|------|-------|---------|--------|
| <b>P.A.W. (Monthly Automatic Withdrawal)</b> |      |       |         |        |
| Reinvested simple interest                   | 1.65 | 1.75  | 1.80    | 2.50   |

## 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 | 1.65  | 1.65 | 1.75  | 1.75  | 1.80  | 1.80  |

## Réflex

|                         | Daily | 1 yr | 2 yrs | 3 yrs | 4 yrs | 5 yrs |
|-------------------------|-------|------|-------|-------|-------|-------|
| <b>Renewal</b>          |       |      |       |       |       |       |
| Guar. compound interest | 0.50  | 1.40 | 1.50  | 1.50  | 1.55  | 1.55  |

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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  | 0.95  | 1.05  | 1.10  | 2.00  |
| \$50,000 and over        | 0.20  | 1.45  | 1.55  | 1.60  | 2.50  |
| 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  | 1.20  | 1.30  | 1.35  | 2.25  |
| \$50,000 and over        | 0.20  | 1.70  | 1.80  | 1.85  | 2.75  |
| 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  | 1.45  | 1.55  | 1.60  | 2.50  |
| \$50,000 and over        | 0.20  | 1.95  | 2.05  | 2.10  | 3.00  |
| 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  | 1.70 | 1.80  | 1.85  | 2.75  |
| \$50,000 and over        | 0.50  | 2.20 | 2.30  | 2.35  | 3.25  |

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, increase by 0.05 %; 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              | 1.90 | 2.00  | 2.00  | 2.05  | 2.05  | 2.65   |
| \$25,000 and over               | 2.40 | 2.50  | 2.50  | 2.55  | 2.55  | 3.15   |
| <b>Monthly (\$25,000 and +)</b> | 2.35 | 2.45  | 2.45  | 2.50  | 2.50  | 3.10   |

## Superior Investment (renewal only)

| Renewal                  | 1 yr | 3 yrs | 5 yrs |       |
|--------------------------|------|-------|-------|-------|
|                          |      |       | DFS   | LLHIC |
| From \$1,000 to \$49,999 | 1.70 | 1.80  | 1.85  | 2.75  |
| \$50,000 and over        | 2.20 | 2.30  | 2.35  | 3.25  |

- LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC)
- 1 yr rate, increase by 0.05 %
  - 3 yr rate, no change

## Record Investment (renewal only)

| Renewal                  | Daily | 5 years - DFS |
|--------------------------|-------|---------------|
| From \$1,000 to \$49,999 | 1.00  | 2.20          |
| \$50,000 and over        | 1.25  | 2.45          |

## Security Investment (renewal only)

|                          | 1 yr | 3 yrs | 5 yrs - DFS |
|--------------------------|------|-------|-------------|
| <b>New RDPU</b>          |      |       |             |
| From \$1,000 to \$49,999 | 1.70 | 1.75  | 1.70        |
| \$50,000 and over        | 2.15 | 2.25  | 2.20        |
| <b>Old RDPU</b>          |      |       |             |
| From \$1,000 to \$49,999 |      |       | 1.20        |
| \$50,000 and over        |      |       | 1.45        |

## Budget Annuity

| 3 yrs | 5 yrs |
|-------|-------|
| 1.90  | 2.00  |

## Education Annuity

| Daily | 5 yrs |
|-------|-------|
| 2.00  | 2.05  |

## Futurete

| Futurete |
|----------|
| 2.25     |