

# Investments Weekly (Quebec only)

from November 6, 2024 to November 12, 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	2.00	1.95	1.95	2.30	2.15	2.15	2.25	2.50	2.25	3.05	3.40	3.55
From \$25,000 to \$49,999	1.00	2.15	2.10	2.10	2.45	2.30	2.40	2.50	2.75	2.50	3.20	3.55	3.70
From \$50,000 to \$249,999	1.00	2.25	2.20	2.20	2.55	2.40	2.50	2.60	2.85	2.60	3.30	3.65	3.80
\$250,000 and over	1.00	2.40	2.35	2.35	2.70	2.55	2.65	2.75	3.00	2.75	3.45	3.80	3.95
<b>P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)</b>													
Less than \$25,000				1.80	2.15	2.00	2.00	2.10	2.35	2.10	2.90	3.25	3.35
From \$25,000 to \$49,999				1.95	2.30	2.15	2.25	2.35	2.60	2.35	3.05	3.40	3.50
From \$50,000 to \$249,999				2.05	2.40	2.25	2.35	2.45	2.70	2.45	3.15	3.50	3.60
\$250,000 and over				2.20	2.55	2.40	2.50	2.60	2.85	2.60	3.30	3.65	3.75

\*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	2.70	2.80	2.80

\*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
<b>Renewal</b>						
Guar. simple interest	1.95	2.15	2.15	2.25	2.25	3.05
Guar. compound interest			2.15		2.25	3.05

## Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
<b>P.A.W. (Monthly Automatic Withdrawal)</b>				
Reinvested simple interest	1.70	1.90	2.00	2.80

## 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	1.70	1.70	1.90	1.90	2.00	2.00

## Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
<b>Renewal</b>						
Guar. compound interest	0.50	1.45	1.65	1.65	1.75	1.75

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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	1.00	1.20	1.30	2.15
\$50,000 and over	0.20	1.50	1.70	1.80	2.65
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	1.25	1.45	1.55	2.40
\$50,000 and over	0.20	1.75	1.95	2.05	2.90
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	1.50	1.70	1.80	2.65
\$50,000 and over	0.20	2.00	2.20	2.30	3.15
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	1.75	1.95	2.05	2.90
\$50,000 and over	0.50	2.25	2.45	2.55	3.40

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, decrease 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	1.95	2.15	2.15	2.25	2.25	2.95
\$25,000 and over	2.45	2.65	2.65	2.75	2.75	3.45
<b>Monthly (\$25,000 and +)</b>	2.40	2.60	2.60	2.70	2.70	3.35

## Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	1.75	1.95	2.05	2.90
\$50,000 and over	2.25	2.45	2.55	3.40

- LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC)
- 1 yr rate, decrease 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	2.40
\$50,000 and over	1.25	2.65

## Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
<b>New RDPU</b>			
From \$1,000 to \$49,999	1.75	1.90	1.90
\$50,000 and over	2.20	2.40	2.40
<b>Old RDPU</b>			
From \$1,000 to \$49,999			1.40
\$50,000 and over			1.65

## Budget Annuity

3 yrs	5 yrs
1.95	2.15

## Education Annuity

Daily	5 yrs
2.15	2.25

## Futurente

Futurente
2.25