

Investments Weekly (Quebec only)

from December 18, 2024 to December 24, 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
				↑	↑	↑	↑	↑	↑	↑	↑	↑	↑
Simple and Compound Interest (Annual)													
Less than \$25,000	1.00	1.65	1.65	1.80	2.10	1.95	2.00	2.05	2.30	2.05	2.80	3.25	3.35
From \$25,000 to \$49,999	1.00	1.80	1.80	1.95	2.25	2.10	2.25	2.30	2.55	2.30	2.95	3.40	3.50
From \$50,000 to \$249,999	1.00	1.90	1.90	2.05	2.35	2.20	2.35	2.40	2.65	2.40	3.05	3.50	3.60
\$250,000 and over	1.00	2.05	2.05	2.20	2.50	2.35	2.50	2.55	2.80	2.55	3.20	3.65	3.75
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				1.65	1.95	1.80	1.85	1.90	2.15	1.90	2.65	3.10	3.20
From \$25,000 to \$49,999				1.80	2.10	1.95	2.10	2.15	2.40	2.15	2.80	3.25	3.35
From \$50,000 to \$249,999				1.90	2.20	2.05	2.20	2.25	2.50	2.25	2.90	3.35	3.45
\$250,000 and over				2.05	2.35	2.20	2.35	2.40	2.65	2.40	3.05	3.50	3.60

*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	
Renewal						
Guar. simple interest	1.80	1.95	2.00	2.05	2.05	2.80
Guar. compound interest			2.00		2.05	2.80

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	1.55	1.75	1.80	2.55

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	1.55	1.55	1.70	1.75	1.80	1.80

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.50	1.30	1.45	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	0.85	1.05	1.10	2.00
\$50,000 and over	0.20	1.35	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	1.10	1.30	1.35	2.25
\$50,000 and over	0.20	1.60	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	1.35	1.55	1.60	2.50
\$50,000 and over	0.20	1.85	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	1.60	1.80	1.85	2.75
\$50,000 and over	0.50	2.10	2.30	2.35	3.25

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	1.80	1.95	2.00	2.05	2.05	2.70
\$25,000 and over	2.30	2.45	2.50	2.55	2.55	3.20
Monthly (\$25,000 and +)	2.25	2.40	2.45	2.50	2.50	3.15

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	1.60	1.80	1.85	2.75
\$50,000 and over	2.10	2.30	2.35	3.25

- 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	2.20
\$50,000 and over	1.25	2.45

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	1.60	1.75	1.70
\$50,000 and over	2.05	2.25	2.20
Old RDPU			
From \$1,000 to \$49,999			1.20
\$50,000 and over			1.45

Budget Annuity

3 yrs	5 yrs
1.80	2.00

Education Annuity

Daily	5 yrs
2.00	2.05

Futurente

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2.25