

# Investments Weekly (Quebec only)

from August 12, 2026 to August 18, 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 |
|-------------------------------------------------------------------------|-------|-------|-------|------|--------|-------|-------|-------|--------|---------|--------|-----------|----------|
|                                                                         | ↑     | ↑     | ↑     | ↑    | ↑      | ↑     | ↑     | ↑     | ↑      | ↑       | ↑      | ↑         | ↑        |
| <b>Simple and Compound Interest (Annual)</b>                            |       |       |       |      |        |       |       |       |        |         |        |           |          |
| Less than \$25,000                                                      | 0.55  | 0.85  | 0.95  | 1.55 | 1.95   | 1.90  | 2.00  | 2.20  | 2.60   | 2.35    | 3.20   | 3.75      | 4.00     |
| From \$25,000 to \$49,999                                               | 0.55  | 1.00  | 1.10  | 1.70 | 2.10   | 2.05  | 2.25  | 2.45  | 2.85   | 2.60    | 3.35   | 3.90      | 4.15     |
| From \$50,000 to \$249,999                                              | 0.55  | 1.10  | 1.20  | 1.80 | 2.20   | 2.15  | 2.35  | 2.55  | 2.95   | 2.70    | 3.45   | 4.00      | 4.25     |
| \$250,000 and over                                                      | 0.55  | 1.25  | 1.35  | 1.95 | 2.35   | 2.30  | 2.50  | 2.70  | 3.10   | 2.85    | 3.60   | 4.15      | 4.40     |
| <b>P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)</b> |       |       |       |      |        |       |       |       |        |         |        |           |          |
| Less than \$25,000                                                      |       |       |       | 1.40 | 1.80   | 1.75  | 1.85  | 2.05  | 2.45   | 2.20    | 3.05   | 3.55      | 3.80     |
| From \$25,000 to \$49,999                                               |       |       |       | 1.55 | 1.95   | 1.90  | 2.10  | 2.30  | 2.70   | 2.45    | 3.20   | 3.70      | 3.95     |
| From \$50,000 to \$249,999                                              |       |       |       | 1.65 | 2.05   | 2.00  | 2.20  | 2.40  | 2.80   | 2.55    | 3.30   | 3.80      | 4.05     |
| \$250,000 and over                                                      |       |       |       | 1.80 | 2.20   | 2.15  | 2.35  | 2.55  | 2.95   | 2.70    | 3.45   | 3.95      | 4.20     |

\*Semi-annual and quarterly interest are available on request

| <b>Compound Interest (Annual) Non-Redeemable*</b> | 3 yrs | 4 yrs | 5-9 yrs |
|---------------------------------------------------|-------|-------|---------|
|                                                   | ↑     | ↑     | ↑       |
| Minimum Deposit of \$10,000 and over              | 2.55  | 2.75  | 2.90    |

\*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   | 1.55 | 1.90  | 2.00  | 2.20  | 2.35  | 3.20   |
| Guar. compound interest |      |       | 2.00  |       | 2.35  | 3.20   |

## Ecofonds

|                                              | 1 yr | 3 yrs | 5-9 yrs | 10 yrs |
|----------------------------------------------|------|-------|---------|--------|
| <b>P.A.W. (Monthly Automatic Withdrawal)</b> |      |       |         |        |
| Reinvested simple interest                   | 1.30 | 1.75  | 2.10    | 2.95   |

## 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 | 1.30  | 1.30 | 1.65  | 1.75  | 1.95  | 2.10  |

## Réflex

|                         | Daily | 1 yr | 2 yrs | 3 yrs | 4 yrs | 5 yrs |
|-------------------------|-------|------|-------|-------|-------|-------|
| <b>Renewal</b>          |       |      |       |       |       |       |
| Guar. compound interest | 0.10  | 1.05 | 1.40  | 1.50  | 1.70  | 1.85  |

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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  | 1.05  | 1.40  | 2.00  |
| \$50,000 and over        | 0.20  | 1.10  | 1.55  | 1.90  | 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  | 0.85  | 1.30  | 1.65  | 2.25  |
| \$50,000 and over        | 0.20  | 1.35  | 1.80  | 2.15  | 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  | 1.10  | 1.55  | 1.90  | 2.50  |
| \$50,000 and over        | 0.20  | 1.60  | 2.05  | 2.40  | 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  | 1.35 | 1.80  | 2.15  | 2.75  |
| \$50,000 and over        | 0.50  | 1.85 | 2.30  | 2.65  | 3.25  |

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, decrease by 0.3 %; 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  | 2.00  | 2.20  | 2.35  | 3.10   |
| \$25,000 and over               | 2.05 | 2.40  | 2.50  | 2.70  | 2.85  | 3.60   |
| <b>Monthly (\$25,000 and +)</b> | 2.00 | 2.35  | 2.45  | 2.65  | 2.80  | 3.50   |

## Superior Investment (renewal only)

| Renewal                  | 1 yr | 3 yrs | 5 yrs |       |
|--------------------------|------|-------|-------|-------|
|                          |      |       | DFS   | LLHIC |
| From \$1,000 to \$49,999 | 1.35 | 1.80  | 2.15  | 2.75  |
| \$50,000 and over        | 1.85 | 2.30  | 2.65  | 3.25  |

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC

- 1 yr rate, decrease by 0.3 %

- 3 yr rate, no change

## Record Investment (renewal only)

| Renewal                  | Daily | 5 years - DFS |
|--------------------------|-------|---------------|
| From \$1,000 to \$49,999 | 1.00  | 2.50          |
| \$50,000 and over        | 1.25  | 2.75          |

## Security Investment (renewal only)

|                          | 1 yr | 3 yrs | 5 yrs - DFS |
|--------------------------|------|-------|-------------|
| <b>New RDPU</b>          |      |       |             |
| From \$1,000 to \$49,999 | 1.35 | 1.75  | 2.00        |
| \$50,000 and over        | 1.80 | 2.25  | 2.50        |
| <b>Old RDPU</b>          |      |       |             |
| From \$1,000 to \$49,999 |      |       | 1.50        |
| \$50,000 and over        |      |       | 1.75        |

## Budget Annuity

| 3 yrs | 5 yrs |
|-------|-------|
| 1.55  | 2.00  |

## Education Annuity

| Daily | 5 yrs |
|-------|-------|
| 2.00  | 2.35  |

## Futurante

| Futurante |
|-----------|
| 2.20      |