

Investments Weekly (Quebec only)

from August 26, 2026 to September 1, 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
					↓	↓	↓	↓	↓	↓	↓	↓	↓
Simple and Compound Interest (Annual)													
Less than \$25,000	0.55	0.85	0.95	1.55	1.90	1.80	1.95	2.15	2.50	2.25	3.15	3.75	3.95
From \$25,000 to \$49,999	0.55	1.00	1.10	1.70	2.05	1.95	2.20	2.40	2.75	2.50	3.30	3.90	4.10
From \$50,000 to \$249,999	0.55	1.10	1.20	1.80	2.15	2.05	2.30	2.50	2.85	2.60	3.40	4.00	4.20
\$250,000 and over	0.55	1.25	1.35	1.95	2.30	2.20	2.45	2.65	3.00	2.75	3.55	4.15	4.35
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				1.40	1.75	1.65	1.80	2.00	2.35	2.10	3.00	3.55	3.75
From \$25,000 to \$49,999				1.55	1.90	1.80	2.05	2.25	2.60	2.35	3.15	3.70	3.90
From \$50,000 to \$249,999				1.65	2.00	1.90	2.15	2.35	2.70	2.45	3.25	3.80	4.00
\$250,000 and over				1.80	2.15	2.05	2.30	2.50	2.85	2.60	3.40	3.95	4.15

*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	2.50	2.70	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
					DFS	
Renewal						
Guar. simple interest	1.55	1.80	1.95	2.15	2.25	3.15
Guar. compound interest			1.95		2.25	3.15

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	1.30	1.70	2.00	2.90

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	1.30	1.30	1.55	1.70	1.90	2.00

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.10	1.05	1.30	1.45	1.65	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	0.60	1.00	1.30	1.95
\$50,000 and over	0.20	1.10	1.50	1.80	2.45
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	1.25	1.55	2.20
\$50,000 and over	0.20	1.35	1.75	2.05	2.70
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	1.50	1.80	2.45
\$50,000 and over	0.20	1.60	2.00	2.30	2.95
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	1.75	2.05	2.70
\$50,000 and over	0.50	1.85	2.25	2.55	3.20

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, decrease by 0.25 %; 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	1.80	1.95	2.15	2.25	3.05
\$25,000 and over	2.05	2.30	2.45	2.65	2.75	3.55
Monthly (\$25,000 and +)	2.00	2.25	2.40	2.60	2.70	3.45

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	1.35	1.75	2.05	2.70
\$50,000 and over	1.85	2.25	2.55	3.20

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

- 1 yr rate, decrease by 0.25 %
- 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
New RDPU			
From \$1,000 to \$49,999	1.35	1.70	1.90
\$50,000 and over	1.80	2.20	2.40
Old RDPU			
From \$1,000 to \$49,999			1.40
\$50,000 and over			1.65

Budget Annuity

3 yrs	5 yrs
1.55	1.95

Education Annuity

Daily	5 yrs
1.95	2.25

Futurante

Futurante
2.25