

# Investments Weekly (Quebec only)

from October 2, 2019 to October 8, 2019



**Desjardins**  
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	0.20	0.35	0.35	0.80	1.00	0.70	0.70	0.75	1.05	0.80	1.30	1.50	2.00
From \$25,000 to \$49,999	0.20	0.50	0.50	0.95	1.15	0.85	0.95	1.00	1.30	1.05	1.45	1.65	2.15
From \$50,000 to \$249,999	0.20	0.60	0.60	1.05	1.25	0.95	1.05	1.10	1.40	1.15	1.55	1.75	2.25
\$250,000 and over	0.20	0.75	0.75	1.20	1.40	1.10	1.20	1.25	1.55	1.30	1.70	1.90	2.40
<b>P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)</b>													
Less than \$25,000				0.65	0.85	0.55	0.55	0.60	0.90	0.65	1.15	1.35	1.85
From \$25,000 to \$49,999				0.80	1.00	0.70	0.80	0.85	1.15	0.90	1.30	1.50	2.00
From \$50,000 to \$249,999				0.90	1.10	0.80	0.90	0.95	1.25	1.00	1.40	1.60	2.10
\$250,000 and over				1.05	1.25	0.95	1.05	1.10	1.40	1.15	1.55	1.75	2.25

\*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	1.30	1.35	1.40

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

## RRIF single premium (renewal only)

	1 yr	2 yrs	3 yrs	4 yrs	5 yrs DFS	10 yrs
<b>Renewal</b>						
Guar. simple interest	0.80	0.70	0.70	0.75	0.80	1.30
Guar. compound interest			0.70		0.80	1.30

## Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
<b>P.A.W. (Monthly Automatic Withdrawal)</b>				
Reinvested simple interest	0.60	0.45	0.55	1.05

## 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	0.55	0.55	0.45	0.45	0.50	0.55

## Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
<b>Renewal</b>						
Guar. compound interest	0.10	0.30	0.20	0.20	0.25	0.30

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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	0.25	0.25	0.25	0.70
\$50,000 and over	0.20	0.35	0.25	0.35	1.20
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	0.50	0.50	0.50	0.95
\$50,000 and over	0.20	0.60	0.50	0.60	1.45
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	0.75	0.75	0.75	1.20
\$50,000 and over	0.20	0.85	0.75	0.85	1.70
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	1.00	0.50	0.60	1.45
\$50,000 and over	0.50	1.50	1.00	1.10	1.95

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, increase 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	0.80	0.70	0.70	0.75	0.80	1.20
\$25,000 and over	1.30	1.20	1.20	1.25	1.30	1.70
<b>Monthly (\$25,000 and +)</b>	1.25	1.15	1.15	1.20	1.25	1.65

## Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	0.60	0.50	0.60	1.45
\$50,000 and over	1.10	1.00	1.10	1.95

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

- 1 yr rate, increase 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	0.95
\$50,000 and over	1.25	1.20

## Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
<b>New RDPU</b>			
From \$1,000 to \$49,999	0.60	0.45	0.45
\$50,000 and over	1.05	0.95	0.95
<b>Old RDPU</b>			
From \$1,000 to \$49,999			0.25
\$50,000 and over			0.20

## Budget Annuity

3 yrs	5 yrs
0.80	0.70

## Education Annuity

Daily	5 yrs
0.70	0.80

## Futurante

Futurante
0.80