

Investments Weekly (Quebec only)

from November 6, 2019 to November 12, 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
				↓	↓	↓	↓	↓	↓	↓	↓		
Simple and Compound Interest (Annual)													
Less than \$25,000	0.20	0.35	0.40	0.75	0.95	0.70	0.80	0.90	1.15	0.90	1.45	1.70	2.15
From \$25,000 to \$49,999	0.20	0.50	0.55	0.90	1.10	0.85	1.05	1.15	1.40	1.15	1.60	1.85	2.30
From \$50,000 to \$249,999	0.20	0.60	0.65	1.00	1.20	0.95	1.15	1.25	1.50	1.25	1.70	1.95	2.40
\$250,000 and over	0.20	0.75	0.80	1.15	1.35	1.10	1.30	1.40	1.65	1.40	1.85	2.10	2.55
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				0.60	0.80	0.55	0.65	0.75	1.00	0.75	1.30	1.55	2.00
From \$25,000 to \$49,999				0.75	0.95	0.70	0.90	1.00	1.25	1.00	1.45	1.70	2.15
From \$50,000 to \$249,999				0.85	1.05	0.80	1.00	1.10	1.35	1.10	1.55	1.80	2.25
\$250,000 and over				1.00	1.20	0.95	1.15	1.25	1.50	1.25	1.70	1.95	2.40

*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	1.40	1.50	1.50

*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
Renewal						
Guar. simple interest	0.75	0.70	0.80	0.90	0.90	1.45
Guar. compound interest			0.80		0.90	1.45

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	0.55	0.45	0.65	1.20

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.50	0.50	0.45	0.55	0.65	0.65

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.10	0.25	0.20	0.30	0.40	0.40

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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	0.80
\$50,000 and over	0.20	0.30	0.35	0.45	1.30
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	1.05
\$50,000 and over	0.20	0.55	0.60	0.70	1.55
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	1.30
\$50,000 and over	0.20	0.80	0.85	0.95	1.80
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	0.60	0.70	1.55
\$50,000 and over	0.50	1.50	1.10	1.20	2.05

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, increase by 0.1 %; 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	0.75	0.70	0.80	0.90	0.90	1.35
\$25,000 and over	1.25	1.20	1.30	1.40	1.40	1.85
Monthly (\$25,000 and +)	1.20	1.15	1.25	1.35	1.35	1.80

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	0.55	0.60	0.70	1.55
\$50,000 and over	1.05	1.10	1.20	2.05

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

- 1 yr rate, increase by 0.1 %
- 3 yr rate, no change

Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	1.05
\$50,000 and over	1.25	1.30

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	0.55	0.55	0.55
\$50,000 and over	1.00	1.05	1.05
Old RDPU			
From \$1,000 to \$49,999			0.25
\$50,000 and over			0.30

Budget Annuity

3 yrs	5 yrs
0.75	0.80

Education Annuity

Daily	5 yrs
0.80	0.90

Futurente

Futurente
0.90