

# Investments Weekly (Quebec only)

from February 26, 2020 to March 3, 2020



**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	0,40	0,30	0,30	0,40	0,60	0,30	0,25	0,35	0,55	0,30	0,85	1,10	1,60
From \$25,000 to \$49,999	0,40	0,45	0,45	0,55	0,75	0,45	0,50	0,60	0,80	0,55	1,00	1,25	1,75
From \$50,000 to \$249,999	0,40	0,55	0,55	0,65	0,85	0,55	0,60	0,70	0,90	0,65	1,10	1,35	1,85
\$250,000 and over	0,40	0,70	0,70	0,80	1,00	0,70	0,75	0,85	1,05	0,80	1,25	1,50	2,00
<b>P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)</b>													
Less than \$25,000				0,25	0,45	0,15	0,10	0,20	0,40	0,15	0,70	0,95	1,45
From \$25,000 to \$49,999				0,40	0,60	0,30	0,35	0,45	0,65	0,40	0,85	1,10	1,60
From \$50,000 to \$249,999				0,50	0,70	0,40	0,45	0,55	0,75	0,50	0,95	1,20	1,70
\$250,000 and over				0,65	0,85	0,55	0,60	0,70	0,90	0,65	1,10	1,35	1,85

\*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	0,85	0,95	0,90

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

## RRIF single premium (renewal only)

	1 yr	2 yrs	3 yrs	4 yrs	5 yrs DFS	10 yrs
<b>Renewal</b>						
Guar. simple interest	0,40	0,30	0,25	0,35	0,30	0,85
Guar. compound interest			0,25		0,30	0,85

## Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
<b>P.A.W. (Monthly Automatic Withdrawal)</b>				
Reinvested simple interest	0,20	0,05	0,05	0,60

## 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	0,15	0,15	0,10	0,10	0,10	0,05

## Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
<b>Renewal</b>						
Guar. compound interest	0,10	0,20	0,20	0,20	0,20	0,25

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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	0,25
\$50,000 and over	0,20	0,25	0,25	0,25	0,75
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	0,50
\$50,000 and over	0,20	0,50	0,50	0,50	1,00
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	0,75
\$50,000 and over	0,20	0,75	0,75	0,75	1,25
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	0,05	0,10	1,00
\$50,000 and over	0,50	1,50	0,55	0,60	1,50

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, increase 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	0,40	0,30	0,25	0,35	0,30	0,75
\$25,000 and over	0,90	0,80	0,75	0,85	0,80	1,25
<b>Monthly (\$25,000 and +)</b>	0,85	0,75	0,70	0,80	0,75	1,20

## Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	0,20	0,10	0,10	1,00
\$50,000 and over	0,70	0,60	0,60	1,50

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

- 1 yr rate, increase 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	0,45
\$50,000 and over	1,25	0,70

## Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
<b>New RDPU</b>			
From \$1,000 to \$49,999	0,20	0,05	-0,05
\$50,000 and over	0,65	0,50	0,45
<b>Old RDPU</b>			
From \$1,000 to \$49,999			0,25
\$50,000 and over			-0,30

## Budget Annuity

3 yrs	5 yrs
0,40	0,25

## Education Annuity

Daily	5 yrs
0,25	0,30

## FUTURETE

FUTURETE
0,30