

Investments Weekly (Quebec only)

from January 1, 2025 to January 7, 2025



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	1.00	1.65	1.65	1.80	2.15	2.00	2.00	2.10	2.40	2.15	2.95	3.35	3.45
From \$25,000 to \$49,999	1.00	1.80	1.80	1.95	2.30	2.15	2.25	2.35	2.65	2.40	3.10	3.50	3.60
From \$50,000 to \$249,999	1.00	1.90	1.90	2.05	2.40	2.25	2.35	2.45	2.75	2.50	3.20	3.60	3.70
\$250,000 and over	1.00	2.05	2.05	2.20	2.55	2.40	2.50	2.60	2.90	2.65	3.35	3.75	3.85
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				1.65	2.00	1.85	1.85	1.95	2.25	2.00	2.80	3.20	3.25
From \$25,000 to \$49,999				1.80	2.15	2.00	2.10	2.20	2.50	2.25	2.95	3.35	3.40
From \$50,000 to \$249,999				1.90	2.25	2.10	2.20	2.30	2.60	2.35	3.05	3.45	3.50
\$250,000 and over				2.05	2.40	2.25	2.35	2.45	2.75	2.50	3.20	3.60	3.65

*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	2.55	2.65	2.70

*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	1.80	2.00	2.00	2.10	2.15	2.95
Guar. compound interest			2.00		2.15	2.95

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	1.55	1.75	1.90	2.70

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	1.55	1.55	1.75	1.75	1.85	1.90

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.50	1.30	1.50	1.50	1.60	1.65

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

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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	0.85	1.05	1.20	2.00
\$50,000 and over	0.20	1.35	1.55	1.70	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	1.10	1.30	1.45	2.25
\$50,000 and over	0.20	1.60	1.80	1.95	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	1.35	1.55	1.70	2.50
\$50,000 and over	0.20	1.85	2.05	2.20	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	1.60	1.80	1.95	2.75
\$50,000 and over	0.50	2.10	2.30	2.45	3.25

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, decrease by 0.05 %; 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	1.80	2.00	2.00	2.10	2.15	2.85
\$25,000 and over	2.30	2.50	2.50	2.60	2.65	3.35
Monthly (\$25,000 and +)	2.25	2.45	2.45	2.55	2.60	3.25

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	1.60	1.80	1.95	2.75
\$50,000 and over	2.10	2.30	2.45	3.25

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

- 1 yr rate, decrease by 0.05 %
- 3 yr rate, no change

Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	2.30
\$50,000 and over	1.25	2.55

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	1.60	1.75	1.80
\$50,000 and over	2.05	2.25	2.30
Old RDPU			
From \$1,000 to \$49,999			1.30
\$50,000 and over			1.55

Budget Annuity

3 yrs	5 yrs
1.80	2.00

Education Annuity

Daily	5 yrs
2.00	2.15

Futurente

Futurente
2.15