Rates Sheet

From: 21 June 2023
To: 27 June 2023

Term Investment Contract

Rates applicable only to the Investment Options in the Term Investment Contract launched on January 2015

Daily Interest Investment Non-registered Contract / RRSP / LIRA / RRIF / LIF / TFSA

Any deposit	1.00

Redeemable Term Investment Non-registered Contract / RRSP / LIRA / RRIF / LIF / TFSA

Simple and Compound Interest (Annual)

	3 mos ↑	6 mos ↑	1 yr ↑	18 mos ↑	2 yrs ↑	3 yrs ↑	4 yrs ↑	54 mos ↑	5-9 yrs ↑	10 yrs ↑	11-15 yrs	16-20 yrs
Less than $50,000	3.80	4.05	4.75	4.50	4.20	3.95	3.85	3.70	3.70	3.75	3.75	3.80
$50,000 and over	4.05	4.30	5.00	4.75	4.45	4.20	4.10	3.95	3.95	4.00	4.00	4.05

Simple Interest (Monthly) - $10,000 Minimum Deposit

			1 yr	18 mos	2 yrs	3 yrs	4 yrs	54 mos	5-9 yrs	10 yrs	11-15 yrs	16-20 yrs
Less than $50,000			4.55	4.30	4.00	3.75	3.65	3.50	3.50	3.55	3.55	3.60
$50,000 and over			4.80	4.55	4.25	4.00	3.90	3.75	3.75	3.80	3.80	3.85

Semi-annual and quarterly interest are available upon request - $10,000 Minimum Deposit

Non-Redeemable Term Investment Non-registered Contract / RRSP / LIRA

Compound Interest (Annual)

	1 yr ↑	2 yrs ↑	3 yrs ↑	4 yrs ↑	5-9 yrs ↑
Less than $50,000	4.85	4.30	4.05	3.95	3.80
$50,000 and over	5.10	4.55	4.30	4.20	4.05

For the rates applicable to the other inforce contracts, see their respective rate sheets available at www.webi.ca

DFS Transition Contract Non-registered Contract

	Daily Interest
$25,000 and over	1.50

Annuity Contract

Term Certain Annuities / Guaranteed Maxi-Rente (RRIF)

	1 yr	2 yrs ↑	3 yrs ↑	4 yrs ↑	5-9 yrs ↑	10-14 yrs ↑	15-19 yrs ↑	20 yrs ↑
Gross Rate	5.70	5.35	5.15	5.05	4.95	4.80	4.75	4.75

If the term includes a fraction of a year, use the previous complete term (e.g., 4 years and 9 months = 4 years)

Life Annuities and Joint Annuities

Rate: Less than 71	Rate: 71 and over
5.00 ↑	4.95 ↑

Return on premium

Rates
0.00

Government Annuities

OAS Maximum	QPP/CPP Maximum
$ 691	$ 1306.57

Desjardins Insurance
Life · Health · Retirement

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company