Rates Sheet

From: 31 January 2024
To: 6 February 2024

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	3.95	3.90	4.20	3.90	3.60	3.50	3.45	3.40	3.40	3.75	3.90	3.95
$50,000 and over	4.20	4.15	4.45	4.15	3.85	3.75	3.70	3.65	3.65	4.00	4.15	4.20

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

	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			4.00	3.70	3.40	3.30	3.25	3.25	3.25	3.55	3.70	3.75
$50,000 and over			4.25	3.95	3.65	3.55	3.50	3.50	3.50	3.80	3.95	4.00

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	4.30	3.70	3.60	3.55	3.50
$50,000 and over	4.55	3.95	3.85	3.80	3.75

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	5.15	4.80	4.65	4.55	4.55	4.55	4.70	4.80

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
5.05 ↓	5.00 ↓

Return on premium

Rates
0.00

Government Annuities

OAS Maximum	QPP/CPP Maximum
$ 713.34	$ 1334.58

Desjardins Insurance
Life · Health · Retirement

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company