

# DFS Rates (All provinces except Quebec)

from November 25, 2020 to December 1, 2020



**Desjardins**  
Insurance

LIFE • HEALTH • RETIREMENT

| Daily | 3 mos | 6 mos | 1 yr | 18 mos | 2 yrs | 3 yrs | 4 yrs | 54 mos | 5 yrs | 6-9 yrs | 10 yrs | 11-14 yrs | 15 yrs | 16-19 yrs | 20 yrs | 25 yrs |
|-------|-------|-------|------|--------|-------|-------|-------|--------|-------|---------|--------|-----------|--------|-----------|--------|--------|
|-------|-------|-------|------|--------|-------|-------|-------|--------|-------|---------|--------|-----------|--------|-----------|--------|--------|

## Imperial Select Accumulator (ISA) / Desjardins RRIF

|                 | Daily | 3 mos | 6 mos | 1 yr | 18 mos | 2 yrs | 3 yrs | 4 yrs | 54 mos | 5 yrs | 6-9 yrs | 10 yrs | 11-14 yrs | 15 yrs | 16-19 yrs | 20 yrs | 25 yrs |
|-----------------|-------|-------|-------|------|--------|-------|-------|-------|--------|-------|---------|--------|-----------|--------|-----------|--------|--------|
| Simple (Annual) | 0.20  | 0.20  | 0.20  | 0.30 | 0.35   | 0.35  | 0.50  | 0.55  | 0.70   | 0.70  | 0.70    | 0.90   | 0.90      | 0.90   | 0.90      | 0.90   |        |
| Compounded      |       |       |       | 0.30 | 0.35   | 0.35  | 0.50  | 0.55  | 0.70   | 0.70  | 0.70    | 0.90   | 0.90      | 0.90   | 0.90      | 0.90   |        |
| Monthly         |       |       |       | 0.20 | 0.20   | 0.20  | 0.35  | 0.40  | 0.55   | 0.55  | 0.55    | 0.75   | 0.75      | 0.75   | 0.75      | 0.75   |        |

| Daily | 3 mos | 6 mos | 1 yr | 18 mos | 2 yrs | 3 yrs | 4 yrs | 54 mos | 5 yrs | 6-9 yrs | 10 yrs | 11-14 yrs | 15 yrs | 16-19 yrs | 20 yrs | 25 yrs |
|-------|-------|-------|------|--------|-------|-------|-------|--------|-------|---------|--------|-----------|--------|-----------|--------|--------|
|-------|-------|-------|------|--------|-------|-------|-------|--------|-------|---------|--------|-----------|--------|-----------|--------|--------|

## Guaranteed RRIF

|            | Daily | 3 mos | 6 mos | 1 yr | 18 mos | 2 yrs | 3 yrs | 4 yrs | 54 mos | 5 yrs | 6-9 yrs | 10 yrs | 11-14 yrs | 15 yrs | 16-19 yrs | 20 yrs | 25 yrs |
|------------|-------|-------|-------|------|--------|-------|-------|-------|--------|-------|---------|--------|-----------|--------|-----------|--------|--------|
| Compounded |       |       |       | 0.20 |        | 0.20  | 0.20  | 0.20  |        | 0.20  |         | 0.65   |           | 0.95   |           | ↓      | ↓      |

## Imperial Investment Account (IIA) \*

|            | Daily | 3 mos | 6 mos | 1 yr | 18 mos | 2 yrs | 3 yrs | 4 yrs | 54 mos | 5 yrs | 6-9 yrs | 10 yrs | 11-14 yrs | 15 yrs | 16-19 yrs | 20 yrs | 25 yrs |
|------------|-------|-------|-------|------|--------|-------|-------|-------|--------|-------|---------|--------|-----------|--------|-----------|--------|--------|
| Compounded | 0.20  |       |       | 0.20 |        | 0.20  | 0.20  | 0.20  |        | 0.20  |         | 0.60   |           |        |           |        |        |

## Guaranteed Investment Accumulator (GIA) \*\*

|                  | Daily | 3 mos | 6 mos | 1 yr | 18 mos | 2 yrs | 3 yrs | 4 yrs | 54 mos | 5 yrs | 6-9 yrs | 10 yrs | 11-14 yrs | 15 yrs | 16-19 yrs | 20 yrs | 25 yrs |
|------------------|-------|-------|-------|------|--------|-------|-------|-------|--------|-------|---------|--------|-----------|--------|-----------|--------|--------|
| Accumulator      |       |       |       | 0.20 |        |       | 0.20  |       |        | 0.20  |         | 0.55   |           |        |           |        |        |
| Payout - Annual  |       |       |       | 0.20 |        |       | 0.20  |       |        | 0.20  |         | 0.60   |           |        |           |        |        |
| Payout - Monthly |       |       |       | 0.20 |        |       | 0.20  |       |        | 0.20  |         | 0.55   |           |        |           |        |        |

\* IIA: Renewals and additional deposits only.

\*\* GIA: Renewals only

| IIA / GIA / GTD. RRIF |       |
|-----------------------|-------|
| \$25,000 - \$99,999   | +0.25 |
| \$100,000 & over      | +0.50 |

| Previous Plan   |      |
|---|------|
| C74 Flexible Premium Retirement Annuity (FPRA)            | 0.20 |
| C77 / 78 Flexible Premium Retirement Annuity (FPRA)       | 0.70 |
| C79 / C80 Single Premium Retirement Annuity (SPRA)        | 0.70 |
| C80 Simplified Flexible Premium Retirement Annuity (SFPR) | 0.20 |

| Eaton Security Plan<br>(renewals only) |      |
|--|------|
| 1 year                                 | 0.30 |
| 5 years                                | 4.00 |