

# Investments Weekly (Quebec only)

from November 28, 2018 to December 4, 2018



**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	0.20	0.65	0.75	1.30	1.65	1.50	1.55	1.65	2.00	1.75	2.15	2.20	2.70
From \$25,000 to \$49,999	0.20	0.80	0.90	1.45	1.80	1.65	1.80	1.90	2.25	2.00	2.30	2.35	2.85
From \$50,000 to \$249,999	0.20	0.90	1.00	1.55	1.90	1.75	1.90	2.00	2.35	2.10	2.40	2.45	2.95
\$250,000 and over	0.20	1.05	1.15	1.70	2.05	1.90	2.05	2.15	2.50	2.25	2.55	2.60	3.10
<b>P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)</b>													
Less than \$25,000				1.15	1.50	1.35	1.40	1.50	1.85	1.60	2.00	2.05	2.55
From \$25,000 to \$49,999				1.30	1.65	1.50	1.65	1.75	2.10	1.85	2.15	2.20	2.70
From \$50,000 to \$249,999				1.40	1.75	1.60	1.75	1.85	2.20	1.95	2.25	2.30	2.80
\$250,000 and over				1.55	1.90	1.75	1.90	2.00	2.35	2.10	2.40	2.45	2.95

\*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	2.15	2.25	2.35

\*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	1.30	1.50	1.55	1.65	1.75	2.15
Guar. compound interest			1.55		1.75	2.15

## Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
<b>P.A.W. (Monthly Automatic Withdrawal)</b>				
Reinvested simple interest	1.10	1.25	1.50	1.90

## 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	1.05	1.05	1.25	1.30	1.40	1.50

## Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
<b>Renewal</b>						
Guar. compound interest	0.10	0.80	1.00	1.05	1.15	1.25

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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	0.35	0.60	0.80	1.55
\$50,000 and over	0.20	0.85	1.10	1.30	2.05
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	0.60	0.85	1.05	1.80
\$50,000 and over	0.20	1.10	1.35	1.55	2.30
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	0.85	1.10	1.30	2.05
\$50,000 and over	0.20	1.35	1.60	1.80	2.55
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	1.10	1.35	1.55	2.30
\$50,000 and over	0.50	1.60	1.85	2.05	2.80

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, decrease by 0.0999999999999987 %; 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	1.30	1.50	1.55	1.65	1.75	2.05
\$25,000 and over	1.80	2.00	2.05	2.15	2.25	2.55
<b>Monthly (\$25,000 and +)</b>	1.75	1.95	2.00	2.10	2.20	2.50

## Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	1.10	1.35	1.55	2.30
\$50,000 and over	1.60	1.85	2.05	2.80

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC var)  
 • 1 yr rate, decrease by 0.0999999999999987 %  
 • 3 yr rate, no change

## Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	1.90
\$50,000 and over	1.25	2.15

## Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
<b>New RDPU</b>			
From \$1,000 to \$49,999	1.10	1.30	1.40
\$50,000 and over	1.55	1.80	1.90
<b>Old RDPU</b>			
From \$1,000 to \$49,999			0.90
\$50,000 and over			1.15

## Budget Annuity

3 yrs	5 yrs
1.30	1.55

## Education Annuity

Daily	5 yrs
1.55	1.75

## FUTURETE

FUTURETE
1.75