Investments Weekly (Quebec only)

from October 16, 2019 to October 22, 2019

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 ↑
Simple and Compound Interest (Annual)													
Less than $25,000	0.20	0.35	0.40	0.75	1.00	0.75	0.75	0.85	1.10	0.85	1.40	1.55	2.00
From $25,000 to $49,999	0.20	0.50	0.55	0.90	1.15	0.90	1.00	1.10	1.35	1.10	1.55	1.70	2.15
From $50,000 to $249,999	0.20	0.60	0.65	1.00	1.25	1.00	1.10	1.20	1.45	1.20	1.65	1.80	2.25
$250,000 and over	0.20	0.75	0.80	1.15	1.40	1.15	1.25	1.35	1.60	1.35	1.80	1.95	2.40
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than $25,000				0.60	0.85	0.60	0.60	0.70	0.95	0.70	1.25	1.40	1.85
From $25,000 to $49,999				0.75	1.00	0.75	0.85	0.95	1.20	0.95	1.40	1.55	2.00
From $50,000 to $249,999				0.85	1.10	0.85	0.95	1.05	1.30	1.05	1.50	1.65	2.10
$250,000 and over				1.00	1.25	1.00	1.10	1.20	1.45	1.20	1.65	1.80	2.25
*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	1.35	1.45	1.45
*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	0.75	0.75	0.75	0.85	0.85	1.40
Guar. compound interest			0.75		0.85	1.40

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interes	0.55	0.50	0.60	1.15

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.50	0.50	0.50	0.50	0.60	0.60

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.10	0.25	0.25	0.25	0.35	0.35

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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	0.25	0.25	0.25	0.75
$50,000 and over	0.20	0.30	0.30	0.40	1.25
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	0.50	0.50	0.50	1.00
$50,000 and over	0.20	0.55	0.55	0.65	1.50
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	0.75	0.75	0.75	1.25
$50,000 and over	0.20	0.80	0.80	0.90	1.75
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	1.00	0.55	0.65	1.50
$50,000 and over	0.50	1.50	1.05	1.15	2.00

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, increase by 0.15 %; 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	0.75	0.75	0.75	0.85	0.85	1.30
$25,000 and over	1.25	1.25	1.25	1.35	1.35	1.80
Monthly ($25,000 and +)	1.20	1.20	1.20	1.30	1.30	1.75

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From $1,000 to $49,999	0.55	0.55	0.65	1.50
$50,000 and over	1.05	1.05	1.15	2.00

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC var

- 1 yr rate, increase by 0.15 %
- 3 yr rate, no change

Record Investment (renewal only)

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

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From $1,000 to $49,999	0.55	0.50	0.50
$50,000 and over	1.00	1.00	1.00
Old RDPU			
From $1,000 to $49,999			0.25
$50,000 and over			0.25

Budget Annuity

3 yrs	5 yrs
0.75	0.75

Education Annuity

Daily	5 yrs
0.75	0.85

Futurente

Futurente
0.80