

# Investments Weekly (Quebec only)

from January 1, 2020 to January 7, 2020



**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  | 0.40  | 0.45  | 0.70 | 0.95   | 0.70  | 0.70  | 0.80  | 1.10   | 0.85    | 1.35   | 1.60      | 2.00     |
| From \$25,000 to \$49,999                                               | 0.20  | 0.55  | 0.60  | 0.85 | 1.10   | 0.85  | 0.95  | 1.05  | 1.35   | 1.10    | 1.50   | 1.75      | 2.15     |
| From \$50,000 to \$249,999                                              | 0.20  | 0.65  | 0.70  | 0.95 | 1.20   | 0.95  | 1.05  | 1.15  | 1.45   | 1.20    | 1.60   | 1.85      | 2.25     |
| \$250,000 and over                                                      | 0.20  | 0.80  | 0.85  | 1.10 | 1.35   | 1.10  | 1.20  | 1.30  | 1.60   | 1.35    | 1.75   | 2.00      | 2.40     |
| <b>P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)</b> |       |       |       |      |        |       |       |       |        |         |        |           |          |
| Less than \$25,000                                                      |       |       |       | 0.55 | 0.80   | 0.55  | 0.55  | 0.65  | 0.95   | 0.70    | 1.20   | 1.45      | 1.85     |
| From \$25,000 to \$49,999                                               |       |       |       | 0.70 | 0.95   | 0.70  | 0.80  | 0.90  | 1.20   | 0.95    | 1.35   | 1.60      | 2.00     |
| From \$50,000 to \$249,999                                              |       |       |       | 0.80 | 1.05   | 0.80  | 0.90  | 1.00  | 1.30   | 1.05    | 1.45   | 1.70      | 2.10     |
| \$250,000 and over                                                      |       |       |       | 0.95 | 1.20   | 0.95  | 1.05  | 1.15  | 1.45   | 1.20    | 1.60   | 1.85      | 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       | 1.30  | 1.40  | 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<br>DFS | 10 yrs |
|-------------------------|------|-------|-------|-------|--------------|--------|
| <b>Renewal</b>          |      |       |       |       |              |        |
| Guar. simple interest   | 0.70 | 0.70  | 0.70  | 0.80  | 0.85         | 1.35   |
| Guar. compound interest |      |       | 0.70  |       | 0.85         | 1.35   |

## Ecofonds

|                                              | 1 yr | 3 yrs | 5-9 yrs | 10 yrs |
|----------------------------------------------|------|-------|---------|--------|
| <b>P.A.W. (Monthly Automatic Withdrawal)</b> |      |       |         |        |
| Reinvested simple interest                   | 0.50 | 0.45  | 0.60    | 1.10   |

## 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 | 0.45  | 0.45 | 0.45  | 0.45  | 0.55  | 0.60  |

## Réflex

|                         | Daily | 1 yr | 2 yrs | 3 yrs | 4 yrs | 5 yrs |
|-------------------------|-------|------|-------|-------|-------|-------|
| <b>Renewal</b>          |       |      |       |       |       |       |
| Guar. compound interest | 0.10  | 0.20 | 0.20  | 0.20  | 0.30  | 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  | 0.70  |
| \$50,000 and over        | 0.20  | 0.25  | 0.25  | 0.40  | 1.20  |
| 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  | 0.95  |
| \$50,000 and over        | 0.20  | 0.50  | 0.50  | 0.65  | 1.45  |
| 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  | 1.20  |
| \$50,000 and over        | 0.20  | 0.75  | 0.75  | 0.90  | 1.70  |
| 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 | 0.50  | 0.65  | 1.45  |
| \$50,000 and over        | 0.50  | 1.50 | 1.00  | 1.15  | 1.95  |

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              | 0.70 | 0.70  | 0.70  | 0.80  | 0.85  | 1.25   |
| \$25,000 and over               | 1.20 | 1.20  | 1.20  | 1.30  | 1.35  | 1.75   |
| <b>Monthly (\$25,000 and +)</b> | 1.15 | 1.15  | 1.15  | 1.25  | 1.30  | 1.70   |

## Superior Investment (renewal only)

| Renewal                  | 1 yr | 3 yrs | 5 yrs |       |
|--------------------------|------|-------|-------|-------|
|                          |      |       | DFS   | LLHIC |
| From \$1,000 to \$49,999 | 0.50 | 0.50  | 0.65  | 1.45  |
| \$50,000 and over        | 1.00 | 1.00  | 1.15  | 1.95  |

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 |
|--------------------------|------|-------|-------------|
| <b>New RDPU</b>          |      |       |             |
| From \$1,000 to \$49,999 | 0.50 | 0.45  | 0.50        |
| \$50,000 and over        | 0.95 | 0.95  | 1.00        |
| <b>Old RDPU</b>          |      |       |             |
| From \$1,000 to \$49,999 |      |       | 0.25        |
| \$50,000 and over        |      |       | 0.25        |

## Budget Annuity

| 3 yrs | 5 yrs |
|-------|-------|
| 0.70  | 0.70  |

## Education Annuity

| Daily | 5 yrs |
|-------|-------|
| 0.70  | 0.85  |

## Futurante

| Futurante |
|-----------|
| 0.85      |