

# Investments Weekly (Quebec only)

from December 22, 2021 to December 28, 2021



**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	0.20	0.20	0.20	0.20	0.20	0.20	0.25	0.70	0.45	1.00	1.50	1.85
From \$25,000 to \$49,999	0.20	0.20	0.20	0.20	0.35	0.20	0.35	0.50	0.95	0.70	1.15	1.65	2.00
From \$50,000 to \$249,999	0.20	0.20	0.20	0.20	0.45	0.25	0.45	0.60	1.05	0.80	1.25	1.75	2.10
\$250,000 and over	0.20	0.20	0.20	0.30	0.60	0.40	0.60	0.75	1.20	0.95	1.40	1.90	2.25
<b>P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)</b>													
Less than \$25,000				0.20	0.20	0.20	0.20	0.20	0.55	0.30	0.85	1.35	1.70
From \$25,000 to \$49,999				0.20	0.20	0.20	0.25	0.35	0.80	0.55	1.00	1.50	1.85
From \$50,000 to \$249,999				0.20	0.30	0.20	0.35	0.45	0.90	0.65	1.10	1.60	1.95
\$250,000 and over				0.20	0.45	0.30	0.50	0.60	1.05	0.80	1.25	1.75	2.10

\*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	0.70	0.85	1.05

\*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	0.10	0.10	0.10	0.25	0.45	1.00
Guar. compound interest			0.10		0.45	1.00

## Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
<b>P.A.W. (Monthly Automatic Withdrawal)</b>				
Reinvested simple interest	0.10	0.10	0.20	0.75

## 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	0.10	0.10	0.10	0.10	0.10	0.20

## 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	0.20	0.25

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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	0.25	0.25	0.25	0.20
\$50,000 and over	0.20	0.25	0.25	0.25	0.60
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	0.35
\$50,000 and over	0.20	0.50	0.50	0.50	0.85
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	0.60
\$50,000 and over	0.20	0.75	0.75	0.75	1.10
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	0.20	0.25	0.85
\$50,000 and over	0.50	1.50	0.40	0.75	1.35

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, decrease by 0.05 %; 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	0.20	0.20	0.20	0.25	0.45	0.90
\$25,000 and over	0.40	0.50	0.60	0.75	0.95	1.40
<b>Monthly (\$25,000 and +)</b>	0.35	0.45	0.55	0.70	0.90	1.35

## Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	0.20	0.20	0.25	0.85
\$50,000 and over	0.60	0.60	0.75	1.35

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) :  
 • 1 yr rate, decrease by 0.05 %  
 • 3 yr rate, no change

## Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	0.60
\$50,000 and over	1.25	0.85

## Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
<b>New RDPU</b>			
From \$1,000 to \$49,999	0.05	0.05	0.10
\$50,000 and over	0.15	0.35	0.60
<b>Old RDPU</b>			
From \$1,000 to \$49,999			0.05
\$50,000 and over			0.05

## Budget Annuity

3 yrs	5 yrs
0.05	0.10

## Education Annuity

Daily	5 yrs
0.10	0.45

## Futurante

Futurante
0.60