

# Investments Weekly (Quebec only)

from February 24, 2021 to March 2, 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  | 0.20  | 0.40   | 0.20    | 1.10   | 1.55      | 2.00     |
| From \$25,000 to \$49,999                                               | 0.20  | 0.20  | 0.20  | 0.20 | 0.30   | 0.20  | 0.20  | 0.30  | 0.65   | 0.40    | 1.25   | 1.70      | 2.15     |
| From \$50,000 to \$249,999                                              | 0.20  | 0.20  | 0.20  | 0.20 | 0.40   | 0.20  | 0.25  | 0.40  | 0.75   | 0.50    | 1.35   | 1.80      | 2.25     |
| \$250,000 and over                                                      | 0.20  | 0.20  | 0.20  | 0.30 | 0.55   | 0.35  | 0.40  | 0.55  | 0.90   | 0.65    | 1.50   | 1.95      | 2.40     |
| <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  | 0.25   | 0.20    | 0.95   | 1.40      | 1.85     |
| From \$25,000 to \$49,999                                               |       |       |       | 0.20 | 0.20   | 0.20  | 0.20  | 0.20  | 0.50   | 0.25    | 1.10   | 1.55      | 2.00     |
| From \$50,000 to \$249,999                                              |       |       |       | 0.20 | 0.25   | 0.20  | 0.20  | 0.30  | 0.60   | 0.35    | 1.20   | 1.65      | 2.10     |
| \$250,000 and over                                                      |       |       |       | 0.20 | 0.40   | 0.25  | 0.30  | 0.45  | 0.75   | 0.50    | 1.35   | 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       | 0.50  | 0.65  | 0.75    |

\*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   | 0.10 | 0.10  | 0.10  | 0.10  | 0.15         | 1.10   |
| Guar. compound interest |      |       | 0.10  |       | 0.15         | 1.10   |

## 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  | 0.10    | 0.85   |

## 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  | 0.10  |

## 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  | 0.40  |
| 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  | 0.40  |
| \$50,000 and over        | 0.20  | 0.75  | 0.75  | 0.75  | 0.90  |
| 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  | 0.20  |
| \$50,000 and over        | 0.20  | 0.50  | 0.50  | 0.50  | 0.65  |
| 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  | 0.20  | 0.65  |
| \$50,000 and over        | 0.50  | 1.50 | 0.20  | 0.45  | 1.15  |

🔴 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       | 0.20 | 0.20  | 0.20  | 0.20  | 0.20  | 1.00   |
| \$25,000 and over        | 0.40 | 0.45  | 0.40  | 0.55  | 0.65  | 1.50   |
| Monthly (\$25,000 and +) | 0.35 | 0.40  | 0.35  | 0.50  | 0.60  | 1.45   |

## Superior Investment (renewal only)

| Renewal                  | 1 yr | 3 yrs | 5 yrs |       |
|--------------------------|------|-------|-------|-------|
|                          |      |       | DFS   | LLHIC |
| From \$1,000 to \$49,999 | 0.20 | 0.20  | 0.20  | 0.65  |
| \$50,000 and over        | 0.60 | 0.60  | 0.45  | 1.15  |

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) :

- 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  | 0.30          |
| \$50,000 and over        | 1.25  | 0.55          |

## 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  | 0.05        |
| \$50,000 and over        | 0.15 | 0.15  | 0.30        |
| <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  | 0.05  |

## Education Annuity

| Daily | 5 yrs |
|-------|-------|
| 0.05  | 0.15  |

## Futurente

| Futurente |
|-----------|
| 0.05      |