

Investments Weekly (Quebec only)

from March 2, 2022 to March 8, 2022



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	0.20	0.20	0.20	0.55	0.45	0.55	0.80	1.20	0.95	1.65	2.10	2.35
From \$25,000 to \$49,999	0.20	0.20	0.20	0.30	0.70	0.60	0.80	1.05	1.45	1.20	1.80	2.25	2.50
From \$50,000 to \$249,999	0.20	0.20	0.20	0.40	0.80	0.70	0.90	1.15	1.55	1.30	1.90	2.35	2.60
\$250,000 and over	0.20	0.20	0.20	0.55	0.95	0.85	1.05	1.30	1.70	1.45	2.05	2.50	2.75
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				0.20	0.40	0.30	0.40	0.65	1.05	0.80	1.50	1.95	2.20
From \$25,000 to \$49,999				0.20	0.55	0.45	0.65	0.90	1.30	1.05	1.65	2.10	2.35
From \$50,000 to \$249,999				0.25	0.65	0.55	0.75	1.00	1.40	1.15	1.75	2.20	2.45
\$250,000 and over				0.40	0.80	0.70	0.90	1.15	1.55	1.30	1.90	2.35	2.60

*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	1.15	1.40	1.55

*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	0.15	0.45	0.55	0.80	0.95	1.65
Guar. compound interest			0.55		0.95	1.65

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	0.10	0.30	0.70	1.40

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.10	0.10	0.20	0.30	0.55	0.70

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.10	0.20	0.20	0.20	0.30	0.45

Investments Weekly (Quebec only)

from March 2, 2022 to March 8, 2022



Desjardins
Insurance

LIFE • HEALTH • RETIREMENT

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	0.55
\$50,000 and over	0.20	0.25	0.25	0.50	1.05
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	1.05
\$50,000 and over	0.20	0.75	0.75	1.00	1.55
Contract changes (LLHIC)		+0.25	+0.25	+0.25	

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, decrease by 0.25 %; 3 yr rate, no change

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	0.80
\$50,000 and over	0.20	0.50	0.50	0.75	1.30
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	0.35	0.75	1.30
\$50,000 and over	0.50	1.50	0.85	1.25	1.80

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	0.45	0.55	0.80	0.95	1.55
\$25,000 and over	0.65	0.95	1.05	1.30	1.45	2.05
Monthly (\$25,000 and +)	0.60	0.90	1.00	1.25	1.40	2.00

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	0.20	0.35	0.75	1.30
\$50,000 and over	0.60	0.85	1.25	1.80

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) :
 • 1 yr rate, decrease by 0.25 %
 • 3 yr rate, no change

Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	1.10
\$50,000 and over	1.25	1.35

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	0.05	0.30	0.60
\$50,000 and over	0.40	0.80	1.10
Old RDPU			
From \$1,000 to \$49,999			0.10
\$50,000 and over			0.35

Budget Annuity

3 yrs	5 yrs
0.15	0.55

Education Annuity

Daily	5 yrs
0.55	0.95

Futurante

Futurante
1.10