

Investments Weekly (Quebec only)

from January 12, 2022 to January 18, 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	0.25	0.20	0.25	0.45	0.90	0.65	1.20	1.70	2.00
From \$25,000 to \$49,999	0.20	0.20	0.20	0.20	0.40	0.20	0.50	0.70	1.15	0.90	1.35	1.85	2.15
From \$50,000 to \$249,999	0.20	0.20	0.20	0.20	0.50	0.30	0.60	0.80	1.25	1.00	1.45	1.95	2.25
\$250,000 and over	0.20	0.20	0.20	0.35	0.65	0.45	0.75	0.95	1.40	1.15	1.60	2.10	2.40
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				0.20	0.20	0.20	0.20	0.30	0.75	0.50	1.05	1.55	1.85
From \$25,000 to \$49,999				0.20	0.25	0.20	0.35	0.55	1.00	0.75	1.20	1.70	2.00
From \$50,000 to \$249,999				0.20	0.35	0.20	0.45	0.65	1.10	0.85	1.30	1.80	2.10
\$250,000 and over				0.25	0.50	0.35	0.60	0.80	1.25	1.00	1.45	1.95	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	0.85	1.05	1.25

*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	0.10	0.10	0.25	0.45	0.65	1.20
Guar. compound interest			0.25		0.65	1.20

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	0.10	0.10	0.40	0.95

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	0.10	0.10	0.20	0.40

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.10	0.20	0.20	0.20	0.20	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	0.25
\$50,000 and over	0.20	0.25	0.25	0.25	0.75
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	0.50
\$50,000 and over	0.20	0.50	0.50	0.50	1.00
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	0.75
\$50,000 and over	0.20	0.75	0.75	0.75	1.25
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	0.45	1.00
\$50,000 and over	0.50	1.50	0.55	0.95	1.50

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, decrease 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	0.25	0.45	0.65	1.10
\$25,000 and over	0.45	0.55	0.75	0.95	1.15	1.60
Monthly (\$25,000 and +)	0.40	0.50	0.70	0.90	1.10	1.55

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	0.20	0.20	0.45	1.00
\$50,000 and over	0.60	0.60	0.95	1.50

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

- 1 yr rate, decrease 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	0.80
\$50,000 and over	1.25	1.05

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	0.05	0.05	0.30
\$50,000 and over	0.20	0.50	0.80
Old RDPU			
From \$1,000 to \$49,999			0.05
\$50,000 and over			0.05

Budget Annuity

3 yrs	5 yrs
0.05	0.25

Education Annuity

Daily	5 yrs
0.25	0.65

Futurente

Futurente
0.45