

# Investments Weekly (Quebec only)

from April 13, 2022 to April 19, 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
				↑	↑	↑	↑	↑	↑	↑	↑	↑	↑
<b>Simple and Compound Interest (Annual)</b>													
Less than \$25,000	0.20	0.20	0.20	1.15	1.55	1.50	1.65	1.90	2.25	2.00	2.55	2.70	2.85
From \$25,000 to \$49,999	0.20	0.20	0.20	1.30	1.70	1.65	1.90	2.15	2.50	2.25	2.70	2.85	3.00
From \$50,000 to \$249,999	0.20	0.20	0.30	1.40	1.80	1.75	2.00	2.25	2.60	2.35	2.80	2.95	3.10
\$250,000 and over	0.20	0.20	0.45	1.55	1.95	1.90	2.15	2.40	2.75	2.50	2.95	3.10	3.25
<b>P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)</b>													
Less than \$25,000				1.00	1.40	1.35	1.50	1.75	2.10	1.85	2.40	2.55	2.70
From \$25,000 to \$49,999				1.15	1.55	1.50	1.75	2.00	2.35	2.10	2.55	2.70	2.85
From \$50,000 to \$249,999				1.25	1.65	1.60	1.85	2.10	2.45	2.20	2.65	2.80	2.95
\$250,000 and over				1.40	1.80	1.75	2.00	2.25	2.60	2.35	2.80	2.95	3.10

\*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	2.25	2.50	2.60

\*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	1.15	1.50	1.65	1.90	2.00	2.55
Guar. compound interest			1.65		2.00	2.55

### Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
<b>P.A.W. (Monthly Automatic Withdrawal)</b>				
Reinvested simple interest	0.90	1.40	1.75	2.30

### 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	0.90	0.90	1.25	1.40	1.65	1.75

### Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
<b>Renewal</b>						
Guar. compound interest	0.10	0.65	1.00	1.15	1.40	1.50

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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	0.70	1.05	1.65
\$50,000 and over	0.20	0.70	1.20	1.55	2.15
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	0.95	1.30	1.90
\$50,000 and over	0.20	0.95	1.45	1.80	2.40
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	1.20	1.55	2.15
\$50,000 and over	0.20	1.20	1.70	2.05	2.65
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	1.45	1.80	2.40
\$50,000 and over	0.50	1.50	1.95	2.30	2.90

• LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, decrease by 0.3499999999999999 %; 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	1.15	1.50	1.65	1.90	2.00	2.45
\$25,000 and over	1.65	2.00	2.15	2.40	2.50	2.95
<b>Monthly (\$25,000 and +)</b>	1.60	1.95	2.10	2.35	2.45	2.90

## Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	0.95	1.45	1.80	2.40
\$50,000 and over	1.45	1.95	2.30	2.90

• LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation)  
 • 1 yr rate, decrease by 0.3499999999999999 %  
 • 3 yr rate, no change

## Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	2.15
\$50,000 and over	1.25	2.40

## Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
<b>New RDPU</b>			
From \$1,000 to \$49,999	0.95	1.40	1.65
\$50,000 and over	1.40	1.90	2.15
<b>Old RDPU</b>			
From \$1,000 to \$49,999			1.15
\$50,000 and over			1.40

## Budget Annuity

3 yrs	5 yrs
1.15	1.65

## Education Annuity

Daily	5 yrs
1.65	2.00

## Futurente

Futurente
1.55