

Investments Weekly (Quebec only)

from September 14, 2022 to September 20, 2022



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	1.00	2.05	2.40	3.10	3.20	2.85	2.80	2.80	2.95	2.70	3.05	3.35	3.45
From \$25,000 to \$49,999	1.00	2.20	2.55	3.25	3.35	3.00	3.05	3.05	3.20	2.95	3.20	3.50	3.60
From \$50,000 to \$249,999	1.00	2.30	2.65	3.35	3.45	3.10	3.15	3.15	3.30	3.05	3.30	3.60	3.70
\$250,000 and over	1.00	2.45	2.80	3.50	3.60	3.25	3.30	3.30	3.45	3.20	3.45	3.75	3.85
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				2.95	3.05	2.70	2.65	2.65	2.80	2.55	2.90	3.20	3.25
From \$25,000 to \$49,999				3.10	3.20	2.85	2.90	2.90	3.05	2.80	3.05	3.35	3.40
From \$50,000 to \$249,999				3.20	3.30	2.95	3.00	3.00	3.15	2.90	3.15	3.45	3.50
\$250,000 and over				3.35	3.45	3.10	3.15	3.15	3.30	3.05	3.30	3.60	3.65

*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	3.40	3.40	3.30

*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	3.10	2.85	2.80	2.80	2.70	3.05
Guar. compound interest			2.80		2.70	3.05

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	2.85	2.55	2.45	2.80

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	2.85	2.85	2.60	2.55	2.55	2.45

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.50	2.60	2.35	2.30	2.30	2.20

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

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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	2.15	1.85	1.75	2.80
\$50,000 and over	0.20	2.65	2.35	2.25	3.30
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	2.40	2.10	2.00	3.05
\$50,000 and over	0.20	2.90	2.60	2.50	3.55
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	2.65	2.35	2.25	3.30
\$50,000 and over	0.20	3.15	2.85	2.75	3.80
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	2.90	2.60	2.50	3.55
\$50,000 and over	0.50	3.40	3.10	3.00	4.05

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, increase by 0.45 %; 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	3.10	2.85	2.80	2.80	2.70	2.95
\$25,000 and over	3.60	3.35	3.30	3.30	3.20	3.45
Monthly (\$25,000 and +)	3.50	3.25	3.25	3.25	3.15	3.35

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	2.90	2.60	2.50	3.55
\$50,000 and over	3.40	3.10	3.00	4.05

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC v

- 1 yr rate, increase by 0.45 %
- 3 yr rate, no change

Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	2.85
\$50,000 and over	1.25	3.10

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
From \$1,000 to \$49,999	2.90	2.55	2.35
\$50,000 and over	3.35	3.05	2.85
Old RDPU			
From \$1,000 to \$49,999			1.85
\$50,000 and over			2.10

Budget Annuity

3 yrs	5 yrs
3.10	2.80

Education Annuity

Daily	5 yrs
2.80	2.70

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2.75