

Investments Weekly (Quebec only)

from March 16, 2022 to March 22, 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	0.65	1.00	0.90	0.95	1.20	1.55	1.30	2.00	2.45	2.70
From \$25,000 to \$49,999	0.20	0.20	0.20	0.80	1.15	1.05	1.20	1.45	1.80	1.55	2.15	2.60	2.85
From \$50,000 to \$249,999	0.20	0.20	0.20	0.90	1.25	1.15	1.30	1.55	1.90	1.65	2.25	2.70	2.95
\$250,000 and over	0.20	0.20	0.20	1.05	1.40	1.30	1.45	1.70	2.05	1.80	2.40	2.85	3.10
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				0.50	0.85	0.75	0.80	1.05	1.40	1.15	1.85	2.30	2.55
From \$25,000 to \$49,999				0.65	1.00	0.90	1.05	1.30	1.65	1.40	2.00	2.45	2.70
From \$50,000 to \$249,999				0.75	1.10	1.00	1.15	1.40	1.75	1.50	2.10	2.55	2.80
\$250,000 and over				0.90	1.25	1.15	1.30	1.55	1.90	1.65	2.25	2.70	2.95

*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	1.55	1.80	1.90

*Not available for RIF, for LIF and for TFSA

RRIF single premium (renewal only)

	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	10 yrs
					DFS	
Renewal						
Guar. simple interest	0.65	0.90	0.95	1.20	1.30	2.00
Guar. compound interest			0.95		1.30	2.00

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	0.40	0.70	1.05	1.75

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.40	0.40	0.65	0.70	0.95	1.05

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.10	0.20	0.40	0.45	0.70	0.80

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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	0.35	0.95
\$50,000 and over	0.20	0.25	0.50	0.85	1.45
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	0.60	1.20
\$50,000 and over	0.20	0.50	0.75	1.10	1.70
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	0.85	1.45
\$50,000 and over	0.20	0.75	1.00	1.35	1.95
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	0.75	1.10	1.70
\$50,000 and over	0.50	1.50	1.25	1.60	2.20

🔴 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	0.65	0.90	0.95	1.20	1.30	1.90
\$25,000 and over	1.15	1.40	1.45	1.70	1.80	2.40
Monthly (\$25,000 and +)	1.10	1.35	1.40	1.65	1.75	2.35

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	0.45	0.75	1.10	1.70
\$50,000 and over	0.95	1.25	1.60	2.20

🔴 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	1.45
\$50,000 and over	1.25	1.70

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	0.45	0.70	0.95
\$50,000 and over	0.90	1.20	1.45
Old RDPU			
From \$1,000 to \$49,999			0.45
\$50,000 and over			0.70

Budget Annuity

3 yrs	5 yrs
0.65	0.95

Education Annuity

Daily	5 yrs
0.95	1.30

Futurente

Futurente
1.10