

Investments Weekly (Quebec only)

from November 8, 2023 to November 14, 2023



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	3.60	3.70	3.85	4.05	3.75	3.65	3.60	3.70	3.45	3.95	3.90	4.00
From \$25,000 to \$49,999	1.00	3.75	3.85	4.00	4.20	3.90	3.90	3.85	3.95	3.70	4.10	4.05	4.15
From \$50,000 to \$249,999	1.00	3.85	3.95	4.10	4.30	4.00	4.00	3.95	4.05	3.80	4.20	4.15	4.25
\$250,000 and over	1.00	4.00	4.10	4.25	4.45	4.15	4.15	4.10	4.20	3.95	4.35	4.30	4.40
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				3.65	3.85	3.55	3.45	3.40	3.50	3.25	3.75	3.70	3.80
From \$25,000 to \$49,999				3.80	4.00	3.70	3.70	3.65	3.75	3.50	3.90	3.85	3.95
From \$50,000 to \$249,999				3.90	4.10	3.80	3.80	3.75	3.85	3.60	4.00	3.95	4.05
\$250,000 and over				4.05	4.25	3.95	3.95	3.90	4.00	3.75	4.15	4.10	4.20

*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	4.25	4.20	4.05

*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	3.85	3.75	3.65	3.60	3.45	3.95
Guar. compound interest			3.65		3.45	3.95

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	3.60	3.40	3.20	3.70

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	3.60	3.60	3.50	3.40	3.35	3.20

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.50	3.35	3.25	3.15	3.10	2.95

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	2.90	2.70	2.50	3.65
\$50,000 and over	0.20	3.40	3.20	3.00	4.15
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	3.15	2.95	2.75	3.90
\$50,000 and over	0.20	3.65	3.45	3.25	4.40
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	3.40	3.20	3.00	4.15
\$50,000 and over	0.20	3.90	3.70	3.50	4.65
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	3.65	3.45	3.25	4.40
\$50,000 and over	0.50	4.15	3.95	3.75	4.90

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, increase by 0.35 %; 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	3.85	3.75	3.65	3.60	3.45	3.85
\$25,000 and over	4.35	4.25	4.15	4.10	3.95	4.35
Monthly (\$25,000 and +)	4.25	4.15	4.05	4.00	3.85	4.25

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	3.65	3.45	3.25	4.40
\$50,000 and over	4.15	3.95	3.75	4.90

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) :
 • 1 yr rate, increase by 0.35 %
 • 3 yr rate, no change

Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	3.60
\$50,000 and over	1.25	3.85

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	3.65	3.40	3.10
\$50,000 and over	4.10	3.90	3.60
Old RDPU			
From \$1,000 to \$49,999			2.60
\$50,000 and over			2.85

Budget Annuity

3 yrs	5 yrs
3.85	3.65

Education Annuity

Daily	5 yrs
3.65	3.45

Futurante

Futurante
3.70