

Investments Weekly (Quebec only)

from January 28, 2026 to February 3, 2026



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	0.55	0.70	0.75	1.20	1.55	1.40	1.50	1.75	2.15	1.90	2.80	3.40	3.60
From \$25,000 to \$49,999	0.55	0.85	0.90	1.35	1.70	1.55	1.75	2.00	2.40	2.15	2.95	3.55	3.75
From \$50,000 to \$249,999	0.55	0.95	1.00	1.45	1.80	1.65	1.85	2.10	2.50	2.25	3.05	3.65	3.85
\$250,000 and over	0.55	1.10	1.15	1.60	1.95	1.80	2.00	2.25	2.65	2.40	3.20	3.80	4.00
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				1.05	1.40	1.25	1.35	1.60	2.00	1.75	2.65	3.25	3.40
From \$25,000 to \$49,999				1.20	1.55	1.40	1.60	1.85	2.25	2.00	2.80	3.40	3.55
From \$50,000 to \$249,999				1.30	1.65	1.50	1.70	1.95	2.35	2.10	2.90	3.50	3.65
\$250,000 and over				1.45	1.80	1.65	1.85	2.10	2.50	2.25	3.05	3.65	3.80

*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	2.05	2.30	2.45

*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	1.20	1.40	1.50	1.75	1.90	2.80
Guar. compound interest			1.50		1.90	2.80

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	0.95	1.25	1.65	2.55

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.95	0.95	1.15	1.25	1.50	1.65

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.10	0.70	0.90	1.00	1.25	1.40

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	0.25	0.55	0.95	1.50
\$50,000 and over	0.20	0.75	1.05	1.45	2.00
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	0.80	1.20	1.75
\$50,000 and over	0.20	1.00	1.30	1.70	2.25
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	1.05	1.45	2.00
\$50,000 and over	0.20	1.25	1.55	1.95	2.50
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	1.30	1.70	2.25
\$50,000 and over	0.50	1.50	1.80	2.20	2.75

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, decrease by 0.149999999999999 %; 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	1.20	1.40	1.50	1.75	1.90	2.70
\$25,000 and over	1.70	1.90	2.00	2.25	2.40	3.20
Monthly (\$25,000 and +)	1.65	1.85	1.95	2.20	2.35	3.15

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	1.00	1.30	1.70	2.25
\$50,000 and over	1.50	1.80	2.20	2.75

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) :
 • 1 yr rate, decrease by 0.149999999999999 %
 • 3 yr rate, no change

Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	2.05
\$50,000 and over	1.25	2.30

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	1.00	1.25	1.55
\$50,000 and over	1.45	1.75	2.05
Old RDPU			
From \$1,000 to \$49,999			1.05
\$50,000 and over			1.30

Budget Annuity

3 yrs	5 yrs
1.20	1.50

Education Annuity

Daily	5 yrs
1.50	1.90

Futurante

Futurante
1.95