

Investments Weekly (Quebec only)

from November 25, 2020 to December 1, 2020



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	0.20	0.20	0.20	0.20	0.20	0.45	0.20	0.75	1.20	1.60
From \$25,000 to \$49,999	0.20	0.20	0.20	0.20	0.30	0.20	0.25	0.30	0.70	0.45	0.90	1.35	1.75
From \$50,000 to \$249,999	0.20	0.20	0.20	0.20	0.40	0.20	0.35	0.40	0.80	0.55	1.00	1.45	1.85
\$250,000 and over	0.20	0.20	0.20	0.30	0.55	0.35	0.50	0.55	0.95	0.70	1.15	1.60	2.00
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				0.20	0.20	0.20	0.20	0.20	0.30	0.20	0.60	1.05	1.45
From \$25,000 to \$49,999				0.20	0.20	0.20	0.20	0.20	0.55	0.30	0.75	1.20	1.60
From \$50,000 to \$249,999				0.20	0.25	0.20	0.25	0.30	0.65	0.40	0.85	1.30	1.70
\$250,000 and over				0.20	0.40	0.25	0.40	0.45	0.80	0.55	1.00	1.45	1.85

*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	0.60	0.65	0.80

*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	0.10	0.10	0.10	0.10	0.20	0.75
Guar. compound interest			0.10		0.20	0.75

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	0.10	0.10	0.10	0.50

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.10	0.10	0.10	0.10	0.10	0.10

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.10	0.20	0.20	0.20	0.20	0.25

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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	0.25	0.20
\$50,000 and over	0.20	0.25	0.25	0.25	0.50
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	0.50	0.25
\$50,000 and over	0.20	0.50	0.50	0.50	0.75
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	0.75	0.50
\$50,000 and over	0.20	0.75	0.75	0.75	1.00
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	0.20	0.20	0.75
\$50,000 and over	0.50	1.50	0.30	0.50	1.25

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, increase by 0.05 %; 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	0.20	0.20	0.20	0.20	0.20	0.65
\$25,000 and over	0.40	0.45	0.50	0.55	0.70	1.15
Monthly (\$25,000 and +)	0.35	0.40	0.45	0.50	0.65	1.10

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	0.20	0.20	0.20	0.75
\$50,000 and over	0.60	0.60	0.50	1.25

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC va

- 1 yr rate, increase by 0.05 %
- 3 yr rate, no change

Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	0.35
\$50,000 and over	1.25	0.60

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	0.05	0.05	0.05
\$50,000 and over	0.15	0.25	0.35
Old RDPU			
From \$1,000 to \$49,999			0.05
\$50,000 and over			0.05

Budget Annuity

3 yrs	5 yrs
0.05	0.05

Education Annuity

Daily	5 yrs
0.05	0.20

Futurente

Futurente
0.20