

Investments Weekly (Quebec only)

from January 16, 2019 to January 22, 2019



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	0.70	0.70	1.20	1.50	1.30	1.30	1.45	1.75	1.50	2.10	2.20	2.60
From \$25,000 to \$49,999	0.20	0.85	0.85	1.35	1.65	1.45	1.55	1.70	2.00	1.75	2.25	2.35	2.75
From \$50,000 to \$249,999	0.20	0.95	0.95	1.45	1.75	1.55	1.65	1.80	2.10	1.85	2.35	2.45	2.85
\$250,000 and over	0.20	1.10	1.10	1.60	1.90	1.70	1.80	1.95	2.25	2.00	2.50	2.60	3.00
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				1.05	1.35	1.15	1.15	1.30	1.60	1.35	1.95	2.05	2.45
From \$25,000 to \$49,999				1.20	1.50	1.30	1.40	1.55	1.85	1.60	2.10	2.20	2.60
From \$50,000 to \$249,999				1.30	1.60	1.40	1.50	1.65	1.95	1.70	2.20	2.30	2.70
\$250,000 and over				1.45	1.75	1.55	1.65	1.80	2.10	1.85	2.35	2.45	2.85

*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	1.90	2.05	2.10

*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	1.30	1.30	1.45	1.50	2.10
Guar. compound interest			1.30		1.50	2.10

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	1.00	1.05	1.25	1.85

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	1.05	1.05	1.20	1.25

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.10	0.70	0.80	0.80	0.95	1.00

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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	0.35	0.55	1.30
\$50,000 and over	0.20	0.75	0.85	1.05	1.80
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	0.60	0.80	1.55
\$50,000 and over	0.20	1.00	1.10	1.30	2.05
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	0.85	1.05	1.80
\$50,000 and over	0.20	1.25	1.35	1.55	2.30
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	1.10	1.30	2.05
\$50,000 and over	0.50	1.50	1.60	1.80	2.55

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, increase by 0.0500000000000014 %; 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	1.30	1.30	1.45	1.50	2.00
\$25,000 and over	1.70	1.80	1.80	1.95	2.00	2.50
Monthly (\$25,000 and +)	1.65	1.75	1.75	1.90	1.95	2.45

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	1.00	1.10	1.30	2.05
\$50,000 and over	1.50	1.60	1.80	2.55

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC var)

- 1 yr rate, increase by 0.0500000000000014 %
- 3 yr rate, no change

Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	1.65
\$50,000 and over	1.25	1.90

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	1.00	1.05	1.15
\$50,000 and over	1.45	1.55	1.65
Old RDPU			
From \$1,000 to \$49,999			0.65
\$50,000 and over			0.90

Budget Annuity

3 yrs	5 yrs
1.20	1.30

Education Annuity

Daily	5 yrs
1.30	1.50

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1.60