

Investments Weekly (Quebec only)

from June 26, 2019 to July 2, 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	0.30	0.35	0.55	0.80	0.55	0.55	0.70	1.00	0.75	1.35	1.60	2.10
From \$25,000 to \$49,999	0.20	0.45	0.50	0.70	0.95	0.70	0.80	0.95	1.25	1.00	1.50	1.75	2.25
From \$50,000 to \$249,999	0.20	0.55	0.60	0.80	1.05	0.80	0.90	1.05	1.35	1.10	1.60	1.85	2.35
\$250,000 and over	0.20	0.70	0.75	0.95	1.20	0.95	1.05	1.20	1.50	1.25	1.75	2.00	2.50
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				0.40	0.65	0.40	0.40	0.55	0.85	0.60	1.20	1.45	1.95
From \$25,000 to \$49,999				0.55	0.80	0.55	0.65	0.80	1.10	0.85	1.35	1.60	2.10
From \$50,000 to \$249,999				0.65	0.90	0.65	0.75	0.90	1.20	0.95	1.45	1.70	2.20
\$250,000 and over				0.80	1.05	0.80	0.90	1.05	1.35	1.10	1.60	1.85	2.35

*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	1.15	1.30	1.35

*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	0.55	0.55	0.55	0.70	0.75	1.35
Guar. compound interest			0.55		0.75	1.35

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	0.35	0.30	0.50	1.10

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.30	0.30	0.30	0.30	0.45	0.50

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	0.55
\$50,000 and over	0.20	0.25	0.25	0.30	1.05
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	0.80
\$50,000 and over	0.20	0.50	0.50	0.55	1.30
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	1.05
\$50,000 and over	0.20	0.75	0.75	0.80	1.55
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	0.35	0.55	1.30
\$50,000 and over	0.50	1.50	0.85	1.05	1.80

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, increase 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	0.55	0.55	0.55	0.70	0.75	1.25
\$25,000 and over	1.05	1.05	1.05	1.20	1.25	1.75
Monthly (\$25,000 and +)	1.00	1.00	1.00	1.15	1.20	1.70

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	0.35	0.35	0.55	1.30
\$50,000 and over	0.85	0.85	1.05	1.80

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

- 1 yr rate, increase 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	0.90
\$50,000 and over	1.25	1.15

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From \$1,000 to \$49,999	0.35	0.30	0.40
\$50,000 and over	0.80	0.80	0.90
Old RDPU			
From \$1,000 to \$49,999			0.25
\$50,000 and over			0.15

Budget Annuity

3 yrs	5 yrs
0.55	0.55

Education Annuity

Daily	5 yrs
0.55	0.75

Futurante

Futurante
0.75